

## Delta Dental PPO plus Premier™ Summary of Benefits for Group# 3512 Rural Schools Employee Benefit Trust

This Summary Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the dentist's network participation.\*

**Group** - Rural Schools Employee Benefit Trust

**Benefit Year** - January 1 through December 31

**Deductible** - \$50 Deductible per person total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year. The Deductible does not apply to oral exams, preventive services, X-rays, periodontal maintenance, and orthodontic services.

**Benefit Maximum Payment** - \$1,500 per person total per Benefit Year on all services, except oral exams, preventive services, X-rays, periodontal maintenance, and orthodontic services. \$1,250 per person total per lifetime on orthodontic services.

**Child Age Limit** - To age 26

**Student Age Limit** - To age 26

**Covered Services** -

	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Nonparticipating Dentist
	Plan Pays	Plan Pays	Plan Pays*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Radiographs</b> - X-rays	100%	100%	100%
<b>Periodontal Maintenance</b> - cleanings following periodontal therapy	100%	100%	100%
<b>Basic Services</b>			
<b>Emergency Palliative Treatment</b> - to temporarily relieve pain	80%	80%	80%
<b>Sealants</b> - to prevent decay of permanent teeth	80%	80%	80%
<b>Minor Restorative Services</b> - fillings	80%	80%	80%
<b>Endodontic Services</b> - root canals	80%	80%	80%
<b>Periodontic Services</b> - to treat gum disease	80%	80%	80%
<b>Oral Surgery Services</b> - extractions and dental surgery	80%	80%	80%
<b>Other Basic Services</b> - misc. services	80%	80%	80%
<b>Major Services</b>			
<b>Crown Repair</b> - to individual crowns	50%	50%	50%
<b>Major Restorative Services</b> - crowns	50%	50%	50%
<b>Relines and Repairs</b> - to bridges and dentures	50%	50%	50%
<b>Prosthodontic Services</b> - bridges, implants, and dentures	50%	50%	50%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> - braces	50%	50%	50%

Orthodontic Age Limit -	Treatment for Dependent Children must begin on or after age 8 and banded prior to age 17.	Treatment for Dependent Children must begin on or after age 8 and banded prior to age 17.	Treatment for Dependent Children must begin on or after age 8 and banded prior to age 17.
-------------------------	---	---	---

\* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what the dentist charges and you are responsible for that difference.

### Frequencies and Limitations

- Oral exams are payable twice per calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year. Scaling (equivalent to one cleaning) is payable once in any two-year period. Full mouth debridement (equivalent to one cleaning) is payable once in any five-year period.
- Fluoride treatments are payable twice per calendar year for people age 17 and under.
- Sealants are payable once per tooth in any three-year period for bicuspid and first and second molars for people age 18 and under. The surface must be free from decay and restorations. Preventive resin restoration on molars is payable once per lifetime for people age 15 and under with moderate to high caries risk. Treatment of an active, non-symptomatic carious lesion by topical application of a caries arresting or inhibiting medicament is payable twice per tooth per calendar year for people age 18 and under.
- Bitewing X-rays are payable twice per calendar year. Full mouth X-rays (which include bitewing X-rays) or a panorex are payable once in any three-year period.
- Space maintainers and recement or rebond of space maintainers are payable once per area per lifetime for people age 13 and under. Distal shoe space maintainers are payable once per area per lifetime for people age eight and under.
- Endodontic treatment is payable once per tooth per lifetime. Endodontic retreatment is payable once per tooth in any three-year period.
- Root planing and scaling is payable once per quadrant in any two-year period. Only two quadrants of root planing and scaling can be performed on the same day.
- Crowns over implants are payable once per tooth in any five-year period. Services related to crowns over implants are payable.
- Implants bound by natural teeth and prefabricated and custom fabricated abutments are payable once per tooth per lifetime and subject to a \$1,000 maximum per tooth. Implant-related services are payable.
- Silver amalgam and, for front teeth only, composite resin restorations are payable once per surface in any two-year period. Composite resin restorations are optional treatment on posterior teeth.
- Porcelain and resin facings on crowns are optional treatment.
- Crowns and onlays and associated procedures (cores, substructures) are payable once per tooth in any five-year period.
- Oral surgery, including simple and surgical extractions, is payable.
- Fabrication of athletic mouthguard is payable once in any two-year period for people age 18 and under. Occlusal guards are not payable.

**Payment for Orthodontic Service** - When orthodontic treatment begins, your Dentist will submit a treatment plan to Delta Dental based upon your projected course of treatment. In accordance with the agreed upon treatment plan, Delta Dental will make an initial payment to you or your Participating Dentist upon insertion of the appliances or initial banding, equal to 50% of Delta Dental's stated Copayment on the Maximum Payment for Orthodontic Services as set forth in this Summary of Benefits. Provided Member has current eligibility on the date of service 12 months from the date the appliances or initial banding were placed, Delta Dental will make an additional payment equal to the balance of Delta Dental's stated Copayment on the Maximum Payment for Orthodontic Services. Maximum Payment for Orthodontic Services equals the lesser of Delta Dental's total Copayment for Orthodontic Services, the Maximum Payment per person total per lifetime on orthodontic services or the fee charged by your provider for orthodontic services.

**Eligible People** - As defined by the Employer Group. The Group pays the full cost of this plan for Subscribers. The Subscriber pays the additional cost of dependent coverage.

**Dual Spouse** - If you and your Spouse are both eligible to enroll in this Dental Plan as Subscribers, you may be enrolled together on one application or separately on individual applications, but not both. Your Dependent Children may only be enrolled on one application. Delta Dental will not coordinate benefits between your coverage and your Spouse's coverage if you and your Spouse are both covered as Subscribers under this Dental Plan.

Coverage ends at the end of the month that the Subscriber and/or Dependent is no longer eligible.



# CheckUp Plus™

Good oral health is essential to overall wellness. Regular visits to the dentist help prevent tooth decay and detect early signs of disease. That's why Delta Dental of Arizona offers members CheckUp Plus.

With the CheckUp Plus program, preventive and diagnostic services, like cleanings, exams and X-rays, are not deducted from your annual maximum—giving you more money to use when you need it most.

### CheckUp Plus:

- Encourages you to visit the dentist for routine cleanings, exams and X-rays—which can improve your overall health
- Preserves your annual maximum dollars for more serious or costly dental services
- Saves you money in the long-term because preventive care can help reduce the need for more expensive dental treatment

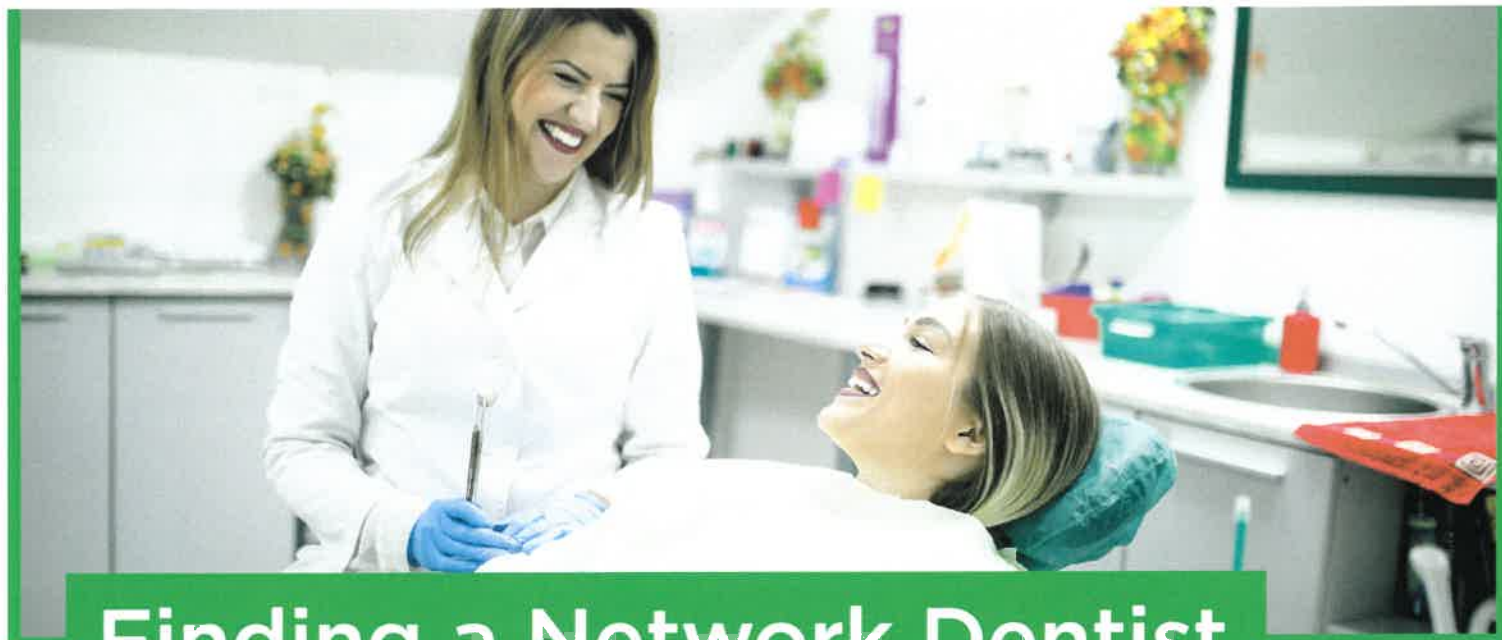
### Example of savings from CheckUp Plus

Annual Preventive Services	You Pay	Delta Dental Pays	Annual Maximum Remaining WITHOUT CheckUp Plus	Annual Maximum Remaining WITH CheckUp Plus
2 cleanings	\$0	\$140	\$1,860	\$2,000
2 exams	\$0	\$82	\$1,918	\$2,000
1 set of X-rays	\$0	\$92	\$1,908	\$2,000
<b>Total</b>	<b>\$0</b>	<b>\$314</b>	<b>\$1,686</b>	<b>\$2,000</b>

With Checkup Plus, you have \$314 more to use toward restorative dental care! 

Chart above is for illustrative purposes only. Assumes services are provided by Delta Dental network dentists. Actual savings may vary.





# Finding a Network Dentist

Delta Dental of Arizona has the largest dentist network in the state. With nearly 90% of Arizona's practicing dentists enrolled, it's very likely your dentist is in the Delta Dental network.<sup>1</sup> Nationally, Delta Dental also boasts the largest network, giving members more than 155,000 dentists to choose from.<sup>2</sup>

## On the Web

It's easy to find a Delta Dental dentist near you with our provider search tool:

1. Go to [deltadentalaz.com/find](https://deltadentalaz.com/find)
2. Choose a specialty and your plan type from the drop-down menus
3. In the Search By Current Location question, choose **Yes** or **No**

- **Yes** - The tool will use the location data from your web browser to give you a list of nearby dentists
- **No** - You'll need to enter the zip code to search within to get a list of nearby dentists

4. Click **Find Dentists** to see a list of nearby dentists meeting your search criteria

### Need a Dentist?

Delta Dental has the largest network of dentists nationwide. Find the one that's right for you.

Specialty 

Your plan type 

Dentist last name

Search by current location?

☒ Yes ☐ No

**Find Dentists**

## Understanding the Delta Dental Networks

**Delta Dental PPO™** provides the lowest out-of-pocket costs. That's because PPO dentists agree to accept lower reimbursements for services.

**Delta Dental Premier\*** provides a wider selection of dentists while keeping out-of-pocket costs economical.

**You may visit any network dentist, but you will save the most money by visiting a PPO dentist.**



## Don't know which network your dental plan uses?

For dentist search purposes, your plan type is your network. You can usually find your plan name on your Delta Dental ID card or by signing in to the member portal. If you need help, feel free to contact Delta Dental of Arizona's customer service team at 800.352.6132.

## Automated Phone System

You can also find a dentist through our automated phone system by calling 800.352.6132 and following the prompts to find a dentist. Delta Dental dentists can be searched by zip code, specialty and plan type.









# Encuentre un Dentista de Delta

La red de dentistas participantes con Delta Dental de Arizona es la mayor del estado. Con una membresía de casi el 90% de los dentistas activos en Arizona, es muy probable que su dentista sea participante en la red de Delta Dental<sup>1</sup>. Además, Delta Dental abarca la red más grande de proveedores al nivel nacional, la cual les rinde a los miembros para elegir de entre más de 155.000 dentistas<sup>2</sup>.

## En la Web

Es fácil encontrar un dentista de Delta Dental en su área con nuestra herramienta de búsqueda de proveedores:

1. Accede el sitio **deltadentalaz.com/find**
2. De los menús desplegables, elija el campo de especialidad (Specialty) y el nombre de su plan (Your plan type).
3. El botón, Search by Current Location es para hacer la búsqueda por ubicación actual. Elija **Sí** o **No**.
  - **Sí** – La herramienta utilizará los datos de ubicación de su navegador web para darle una lista de dentistas en su área
  - **No** – Tendrá que introducir el código postal para obtener una lista de dentistas cercanos.
4. Haga clic en **Find Dentists** para ver una lista de dentistas que cumplen con sus criterios de búsqueda.

### Need a Dentist?

Delta Dental has the largest network of dentists nationwide. Find the one that's right for you.

Specialty

Your plan type

Dentist last name

Search by current location?

☒ Yes ☐ No

**Find Dentists**

## ¿Cuáles son las redes de Delta Dental?

**Delta Dental PPO™** ofrece los mejores ahorros a su bolsillo debido a que los dentistas de PPO acuerdan a un descuento en los reembolsos por sus servicios.

**Delta Dental Premier®** ofrece una selección más amplia de dentistas, manteniendo los costos económicos para su bolsillo.

**Ud. puede visitar cualquier dentista participante en la red, pero va a ahorrar más con un dentista de PPO.**



## ¿Sabe cuál red se incluye en su plan dental?

Para fines de buscar dentistas, el nombre de su plan identifica su red. Normalmente puede encontrar el nombre de su plan en su tarjeta de identificación de Delta Dental o por iniciar sesión en el portal para miembros. Si necesita ayuda, no dude en comunicarse con el equipo de atención al cliente de Delta Dental de Arizona al 800.352.6132.

## Sistema Telefónico Automatizado

También puede buscar un dentista a través de nuestro sistema telefónico automatizado por llamar al 800.352.6132 y seguir las indicaciones para encontrar un dentista. Se puede buscar dentistas de Delta Dental por código postal, especialidad y nombre de plan.

**DELTA DENTAL**

deltadentalaz.com