

Benefit Summary

Easy Access and Great Value - Your Delta Dental Networks

As a Delta Dental EPO subscriber, you have access to Delta Dental's EPO network in Massachusetts (MA). Participating providers have agreed to offer discounted fees and a no balance billing policy. Should you require care outside of Massachusetts, you have access to Delta Dental's extensive national PPO network with more than 183,000 participating dentist locations nationwide. If you choose to receive services from a provider who does not participate in the Delta Dental EPO network in MA, or the Delta Dental PPO network out of MA, you will have higher out-of-pocket costs as your benefit is lower and Delta Dental contracted rates and the no balance billing policy do not apply.

Delta Dental members can also take advantage of expanded discounts on many covered services, even after they have used up their benefit dollars, visit limits and other situations. Get the details at <http://www.deltadentalma.com/members/discounts-on-covered-services/>

Simply visit www.deltadentalma.com to find a participating dentist in your area.

Learn more at www.deltadentalma.com

You can find more information about your benefits plan in the Delta Dental Subscriber Agreement available from your benefits administrator. In the guide, you can learn how to use your benefits, how to find a dentist or specialist, how the claims and appeal processes work, and more about keeping a healthy mouth for life.

Visit www.deltadentalma.com to find plan information, review eligibility status, check on claim status, or find a dentist. If you have any questions or need additional information, you can call customer service at 1-800-872-0500.

Coverage Summary

Type	Amount	
Deductible Individual	\$100	Deductible waived for Diagnostic and Preventive categories.
Out of Pocket Maximum for members under age 19	\$350	

Category / Procedure	Qualifications for members under age 19	Members under age 19	
		In Network	Out of Network*
Diagnostic			
Comprehensive Evaluation	Once per patient per location.	100%	80%
Periodic Oral Exam	Twice per patient per location per 12 months.	100%	80%
Full Mouth X- rays	Once every 36 months.	100%	80%
Bitewing X-rays	Two per patient per location per 12 months.	100%	80%
Single Tooth X-rays	As needed.	100%	80%
Preventive			
Teeth Cleaning	Twice every 12 months.	100%	80%
Fluoride Treatments	Once every 3 months.	100%	80%
Space Maintainers	Covered.	100%	80%
Sealants	Once per patient per location every 3 years.	100%	80%

Delta Dental EPO Pediatric Basic

Category / Procedure	Qualifications for members under age 19	Members under age 19	
		In Network	Out of Network*
Restorative			
Silver Fillings	One per tooth per surface each 12 months.	40%	30%
White Fillings (Front Teeth)	One per tooth per surface per 12 months.	40%	30%
White Fillings (Back Teeth)	One per tooth per surface per 24 months. Multi surfaces will be processed as a silver filling and the patient is responsible up to the Delta Dental negotiated fee for white fillings, where allowable by state law. In other states, the patient is responsible up to the provider's full submitted charge.	40%	30%
Temporary Fillings	Once per tooth per 60 months.	40%	30%
Stainless Steel Crowns	Four per patient per day.	40%	30%
Oral Surgery			
Simple Extractions	Covered.	40%	30%
Surgical Extractions	Covered.	40%	30%
Periodontics			
Periodontal Surgery	One per quadrant every 36 months.	40%	30%
Scaling and Root Planing	One per quadrant every 24 months.	40%	30%
Periodontal Cleaning	Not covered.	0%	0%
Endodontics			
Root Canal Treatment	Once per tooth per lifetime.	40%	30%
Vital Pulpotomy	Once per patient per lifetime.	40%	30%
Prosthetic Maintenance			
Bridge or Denture Repair		40%	30%
Rebase or Reline of Dentures	Once per patient every 24 months.	40%	30%
Recement of Crowns & Onlays		40%	30%
Emergency Dental Care			
Minor treatment for Pain Relief		40%	30%
General Anesthesia	Allowed with covered surgical services only.	40%	30%
Prosthetics			
Dentures	One per patient per 84 months.	40%	30%
Fixed Bridges and Crowns	Once per tooth per 60 months.	40%	30%
Implants	Not covered	0%	0%
Major Restorative			
Crowns	One per tooth each 60 months.	40%	30%
Orthodontics			
Medically Necessary Orthodonture**	Once per lifetime.	40%	30%

* Non-participating dentists may balance bill. Subscribers are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.

** Orthodontic services for children under the age of nineteen (19) for severe and handicapping malocclusion as defined by HLD index score of 22 and/or one or more auto Qualifier. Requires prior authorization.

NONDISCRIMINATION NOTICE

Delta Dental of Massachusetts complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity or sexual orientation. Delta Dental of Massachusetts does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity or sexual orientation.

Delta Dental of Massachusetts:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, visit: <http://www.deltadentalma.com> or call the number on your member ID card.

If you believe that Delta Dental of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Ugonna Onyekwu, Civil Rights Coordinator
Compliance Department
465 Medford Street
Boston, MA 02129
Fax: 617-886-1390
Email: FairTreatment@greatdentalplans.com
TTY: 711

View our Notice of Privacy Practices at <http://bit.ly/ddmanpp>

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ugonna Onyekwu is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can file a complaint electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Delta Dental of Massachusetts PPO and Premier insurance products are offered by Dental Service of Massachusetts, Inc. Delta Dental of Massachusetts EPO and DeltaCare insurance products are offered DSM Massachusetts Insurance Company, Inc.



The information on this coverage summary should be used only as a guideline for your dental benefits plan. For detailed information on your plan, riders, terms and conditions, or limitations and exclusions, refer to your plan's Subscriber Certificate, which is available through your benefits administrator.

Your Plan is Administered by:
Delta Dental of Massachusetts
(800) 872-0500
www.deltadentalma.com

465 Medford Street
Boston, MA 02129