

Delta Dental Individual and Family EPO Basic Exclusive Network Plan

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 268,000 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 no coverage.

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

Learn more at www.deltadentalma.com

You can get more information by visiting www.deltadentalma.com. At the site, you can search for a dentist or specialist, review eligibility status, get information on dental health and wellness, and find more about how dental coverage works. 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.
Family	\$300	Deductible waived for Diagnostic and Preventive categories.
Maximum Per Member for members age 19 and over	\$750	
Out of Pocket Maximum for members under age 19	\$350	Limited to \$700 per family

Category / Procedure	Qualifications for members under age 19	Qualifications for members age 19 and over	Members under age 19		Members age 19 and over	
			In Network	Out of Network	In Network	Out of Network*
Diagnostic						
Comprehensive Evaluation	Once per patient per location.	Once every 60 months per location.	100%	0%	100%	0%
Periodic Oral Exam	Twice per patient per location per 12 months.	Once every 6 months.	100%	0%	100%	0%
Full Mouth X-rays	Once every 36 months.	Once every 60 months.	100%	0%	100%	0%
Bitewing X-rays	Two per patient per location per 12 months.	Once every 6 months.	100%	0%	100%	0%
Single Tooth X-rays	As needed.	As needed.	100%	0%	100%	0%

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 you can get by calling Customer Service at 1-800-872-0500. If you receive a treatment after you have exhausted your maximum or if you receive a treatment that will cause you to exceed your maximum, you may be billed at the dentist's normal rate rather than Delta Dental's negotiated rate.

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

465 Medford Street
Boston, MA 02129

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Category / Procedure	Qualifications for members under age 19	Qualifications for members age 19 and over	Members under age 19		Members age 19 and over	
			In Network	Out of Network	In Network	Out of Network*
Preventive						
Teeth Cleaning	Twice every 12 months.	Once every 6 months.	100%	0%	100%	0%
Fluoride Treatments	Once every 3 months.	Not covered.	100%	0%	0%	0%
Space Maintainers	Covered.	Not covered.	100%	0%	0%	0%
Sealants	Once per patient per location every 3 years.	Not covered.	100%	0%	0%	0%
Restorative						
Silver Fillings	One per tooth per surface each 12 months.	Once every 24 months per surface per tooth.	40%	0%	30%	0%
White Fillings (Front Teeth)	One per tooth per surface per 12 months.	Once every 24 months per surface per tooth.	40%	0%	30%	0%
White Fillings (Back Teeth)	One per tooth per surface per 12 months. Multi surfaces will be processed as a silver filling and the patient is responsible up to the submitted charge.	One per tooth per surfacde per 24 months. Multi surfaces will be processed as a silver filling and the patient is responsible up to the submitted charge.	40%	0%	30%	0%
Temporary Fillings	Once per tooth per 60 months.	Once per tooth per 60 months.	40%	0%	30%	0%
Stainless Steel Crowns	Four per patient per day.		40%	0%	0%	0%
Oral Surgery						
Simple Extractions	Covered.	Once per tooth.	40%	0%	30%	0%
Surgical Extractions	Covered.	Once per tooth.	40%	0%	30%	0%
Periodontics						
Periodontal Surgery	One per quadrant every 36 months.	Once every 36 months per quadrant.	40%	0%	30%	0%
Scaling and Root Planing	Once per quadrant per 24 months.	Once per quadrant per 24 months.	40%	0%	30%	0%
Periodontal Cleaning	Not covered.	Once every 3 months.	0%	0%	100%	0%
Endodontics						
Root Canal Treatment	Once per tooth per lifetime.	Once per tooth.	40%	0%	30%	0%
Vital Pulpotomy	Once per tooth per lifetime.	Not covered.	40%	0%	0%	0%
Prosthetic Maintenance						
Bridge or Denture Repair		Once per 12 months, same repair.	40%	0%	30%	0%
Rebase or Reline of Dentures	Once per patient every 24 months.	Once within 36 months.	40%	0%	30%	0%
Recement of Crowns & Onlays		Once per tooth.	40%	0%	30%	0%
Emergency Dental Care						
Minor treatment for Pain Relief		Three occurrences in 12 months.	40%	40%	30%	30%
General Anesthesia	Allowed with covered surgical services only.	Allowed with covered surgical services only.	40%	0%	30%	0%
Prosthodontics						
Dentures	One per patient per 84 months.	Not covered.	40%	0%	0%	0%
Fixed Bridges and Crowns	Once per tooth per 60 months.	Not covered.	40%	0%	0%	0%
Implants	Not covered	Not covered.	0%	0%	0%	0%
Major Restorative						
Crowns	One per tooth each 60 months.	Not covered.	40%	0%	0%	0%
Orthodontics						
Medically Necessary Orthodonture**	Once per lifetime.	Not covered.	40%	0%	0%	0%

Dependents are covered up to age 26.

- * 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 28 and/or one or more auto Qualifier. Requires prior authorization.