



Delta Dental PPO plus PremierSM - Enhanced Plan

	PPO Provider	Premier or Any Other Provider
Individual Annual Maximum	\$1,000	\$1,000
Individual Annual Deductible	\$25	\$50
Family Annual Deductible	\$75	\$150
Wellness Services	100%	100%
Diagnostic Services	100%	100%
Basic Restorative Services	90%*	80%*
Major Restorative Services	60%*	50%*
Endodontic and Non-Surgical Periodontic Services	60%*	50%*
Orthodontic Services	70%	50%
Lifetime Orthodontic Maximum	\$1,000	\$1,000
Children (to age 26)	Yes	Yes
Adults	Yes	Yes
Dependent Age Limit	To age 26.	
ADDITIONAL PLAN FEATURES		
CheckUp Plus TM	INCLUDED	
Evidence-Based Integrated Care Plan	INCLUDED	
Vision Discount Program	INCLUDED	

*Deductible applies

Additional Information About This Plan

- **Wellness Services** include cleanings (prophylaxis), fluoride treatments, space maintainers, and sealants.
- **Diagnostic Services** include evaluations, bitewing X-rays, and full-mouth X-rays.
- **Basic Restorative Services** include emergency treatment to relieve pain, simple extractions, and fillings.
- **Major Restorative Services** include crowns, surgical periodontic services (gum disease), oral surgery, complete and partial dentures, implants, fixed bridges, repairs and adjustments.
- **Endodontic and Non-Surgical Periodontic Services** include root canal treatment and therapy, and non-surgical gum disease treatment.
- **Orthodontic Services** include covered orthodontic appliances and treatment and related services for orthodontic purposes.

CheckUp PlusTM lets members obtain dental services such as evaluations, X-rays, cleanings, fluoride, sealants, and space maintainers without those costs reducing their plan-year individual annual maximum.

Evidence-Based Integrated Care Plan (EBICP) feature allows additional oral health benefits for members who are pregnant or have certain medical conditions.

Our Networks

Delta Dental offers two dental networks: Delta Dental PPO and Delta Dental Premier. Both save you money. Providers who belong to the Delta Dental PPO network offer the lowest agreed-upon fees. And the Delta Dental PPO network has more locations for members to access care than any other PPO network.

Providers who belong to the Delta Dental Premier network also agree to discounts-just not as deep. But the network is much broader; the Delta Dental Premier network is the nation's largest provider network.



Choosing a Network Dentist

Discover the advantages of going to a dentist who belongs to a Delta Dental network.

With two dentist networks available, which one is right for you? The Delta Dental PPO network delivers the **greatest savings**, but fewer dentists belong. The Delta Dental Premier network is the **largest dentist network**, but the savings aren't as significant as with a Delta Dental PPO provider. This illustration shows how **both networks save you money**. Seeing either a Delta Dental PPO dentist or Delta Dental Premier dentist will ensure that **treatments are guaranteed, claims are directly paid, and no balance-billing can occur**.

Example Savings for a Common Procedure							
	Estimated Charge	Maximum Allowed Fees	Percentage Paid by Delta Dental	Amount Delta Dental Pays	Amount Dentist can Balance Bill	Total Amount You Pay	Your Total Cost Savings
PPO Network	\$1,200	\$825	80%	\$660	\$0	\$165	\$375
Premier Network	\$1,200	\$985	80%	\$788	\$0	\$197	\$215
Out-of-Network	\$1,200	\$925	80%	\$740	\$275	\$460	\$0

Delta Dental PPO network
Delta Dental PPO network dentists have agreed to charge \$825 for the \$1,200 service, a savings of \$375. Your Delta Dental plan covers 80 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$660 and you'll pay \$165.

Delta Dental Premier network
Delta Dental Premier network dentists have agreed to charge \$985 - a savings of \$215 compared to the fee the dentist charges non-network patients. Assuming you've met your deductible, Delta Dental will cover 80 percent of that \$985, paying \$788. You'll pay \$197. That's an extra \$32 tacked on to your share of the bill when compared to what you would have paid with a Delta Dental PPO dentist.

Out-of-network
Out-of-network dentists have not agreed to charge a lower fee and can bill the full \$1,200. Delta Dental has set a limit on the accepted amount at \$925, which means Delta Dental's share of the tab is \$740. The dentist can bill you the difference between the maximum allowed fee and what they charge. This leaves you with a bill of \$460, which includes the \$275 the out-of-network dentist can "balance bill."



Smarter Dental Plans

CheckUp Plus™

Our CheckUp Plus™ plan option allows enrollees to get diagnostic and preventive dental services without those costs getting applied to the individual annual maximum. Preventive care saves money over the long-term by reducing the need for more expensive services.

CheckUp Plus™ lets you keep your annual maximum for the things you need, not the things you deserve.

The charts show the impact of CheckUp Plus™ on an enrollee's individual annual maximum compared to a traditional plan. Example assumes two routine check-ups, covered at 100% and a \$1,000 annual maximum.

	CheckUp Plus™	Traditional Dental Plan
Delta Dental Pays	\$300	\$300
Enrollee Pays	\$0	\$0
Maximum Remaining	\$1,000	\$700

Plan benefit and dentist charges vary.

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Smarter Dental Plans

Evidence-Based Integrated Care Plan (EBICP)

Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) provides **extra benefits for individuals with certain medical conditions** that have oral health implications. Research has shown that increased frequency of cleanings and topical fluoride applications greatly impact oral health, and sometimes play a role in managing conditions such as:

Cancer therapy



Oral health tends to be a difficult challenge for some cancer patients. Oral pain, gum infections, rapid tooth decay, and dry mouth are among the side effects associated with radiation and chemotherapy.**

Periodontal disease



Studies have shown that a greater frequency of maintenance can reduce the need for repeating periodontal (gum) surgery.**

Diabetes



Evidence has shown a higher presence of periodontal disease in individuals with diabetes.*

Pregnancy



Pregnant women are more likely to get periodontal disease. It is beneficial for pregnant women to maintain good oral health.*

High-risk cardiac conditions



Maintaining good oral health and eliminating oral disease decreases a cardiac-risk patient's chances of contracting Infective Endocarditis (IE), a disease where bacteria infect in the tissues of the heart.*

Weakened immune systems



Oral complications can increase both treatment costs and disease rates in individuals with weakened immune systems. Even common conditions like dry mouth and dental decay can be indicators of more serious problems. Associated medical conditions can include rheumatoid arthritis, lupus, multiple sclerosis, Crohn's disease and more.**

Kidney failure or dialysis



Studies have shown that individuals with kidney disease have a higher likelihood of periodontal disease and tooth loss, and that the severity of these oral health issues is typically related to the level of kidney dysfunction.*

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*additional cleanings

**additional cleanings and topical fluoride treatments