



Your Dental Benefits

Specially Prepared for the Employees of *City of Stevens Point*

The summary below does not cover all plan details. Further information can be found in the summary plan description or dental benefit handbook. That document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.

| Benefit Plan Design | | Delta Dental PPO <small>When you see a Delta Dental PPO dentist</small> | Delta Dental Premier <small>When you see a Delta Dental Premier or any other dentist</small> |
|--|-------------------|---|--|
| Individual Annual Maximum | | \$1,000 | \$1,000 |
| Deductible | Individual | \$50 | \$50 |
| | Family | \$150 | \$150 |
| Dependent Eligibility | | | |
| Dependents are eligible through the end of the month in which they attain age 26; except as noted for orthodontics | | | |
| Diagnostic & Preventive Services | | | |
| Exams | | 100% | 100% |
| Cleanings | | 100% | 100% |
| Fluoride treatments | | 100% | 100% |
| X-rays | | 100% | 100% |
| Sealants | | 100% | 100% |
| Space maintainers | | 100% | 100% |
| Deductible applies | | No | No |
| Basic & Major Services | | | |
| Emergency treatment to relieve pain | | 80% | 80% |
| Fillings | | 80% | 80% |
| Endodontics – nonsurgical | | 50% | 50% |
| Endodontics – surgical | | 50% | 50% |
| Periodontics – nonsurgical | | 50% | 50% |
| Periodontics – surgical | | 50% | 50% |
| Extractions - nonsurgical | | 50% | 50% |
| Extractions - surgical and other oral surgery | | 50% | 50% |
| Crowns, inlays, onlays | | 50% | 50% |
| Bridges and dentures | | 50% | 50% |
| Repairs and adjustments to bridges and dentures | | 80% | 80% |
| Deductible applies | | Yes | Yes |
| Orthodontic Services | | | |
| Coverage copayment | | 50% | 50% |
| Individual lifetime maximum | | \$1,000 | \$1,000 |
| Dependents eligible to age | | 19 | 19 |
| Full-time students eligible to age | | 19 | 19 |
| Adult ortho | | No | No |
| Deductible applies | | No | No |
| Special Plan Provisions (see following pages for more information) | | | |
| Evidence-Based Integrated Care Plan | | Yes | Yes |
| CheckUp Plus | | Yes | Yes |

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Confirming Your Coverage

If you are not sure of the effective date of your coverage, please call Delta Dental at 800-236-3712 before you have any dental work done.

Also, before scheduling appointments for extensive dental care, you may ask your dentist to send the treatment plan to Delta Dental. The plan will be reviewed by Delta Dental and you and your dentist will receive a **Predetermination of Benefits** form. You and your dentist may then discuss the treatment and your out-of-pocket costs. Delta Dental encourages you to be informed about your dental care.

Delta Dental's Website

www.deltadentalwi.com has a lot to offer. You can use it to obtain coverage information under your plan, check the status of a claim, find a network dentist, evaluate your oral health and learn ways to improve and protect it.

Visit **www.deltadentalwi.com** for eligibility, claims or dentist information.

Also, our Benefit Advisors are available every weekday from 7:30 a.m. to 5 p.m. (Central Time) to answer your questions. Call us at 800-236-3712. We look forward to talking with you!

Special Plan Provisions

Your group dental plan from Delta Dental of Wisconsin includes one or more special features designed to encourage good oral health and promote overall health. Details of these provision(s) are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

Evidence-Based Integrated Care Plan: Expanded benefits for persons with medical conditions that have oral health implications

- Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) option is included in your plan. It provides additional benefits for persons with medical conditions that have oral-health implications. Conditions include:
 - Diabetes
 - Pregnancy
 - Specific heart conditions that pose a risk of certain types of infection
 - Kidney failure or dialysis
 - Suppressed immune system
 - Cancer therapy
 - Periodontal disease
- EBICP's unique enrollment mechanism requires no medical claims be filed.
- EBICP requires self-enrollment by the patient or his/her dentist at www.deltadentalwi.com, or by calling 800-236-3712.
- Learn more at www.deltadentalwi.com/your-health/medical-conditions.

CheckUp Plus™ Promoting wellness

- CheckUp Plus™ lets you obtain diagnostic and preventive services - including examinations, X-rays, regular cleanings and other related treatments - without the costs of those services applying to your individual annual maximum.
- The full value of your annual maximum is applied to the benefits you receive for basic and major restorative services.
- CheckUp Plus™ promotes regular visits to the dentist for exams and cleanings, which can improve your oral health and overall health.