

Delta Dental PPO plus Premier

Proposed Schedule of Benefits for Municipal Health Benefit Program

Effective Date: 01/01/2025 12:01 a.m. Central Standard Time

Group Number: 6475

Deductible: Applies to Basic Restorative Services, Major Restorative Services, and TMJ Services per Benefit Period for in-network services. Deductible applies to all out-of-network services.

	Premier and PPO In Network	Out-of-Network
Individual	\$50	\$50

Annual and Lifetime Maximum Payment: The annual maximum amount applies to Diagnostic and Preventative Services, Basic Restorative Services and Major Restorative Services per benefit period. The lifetime maximum amount applies to Orthodontic and TMJ Services.

	Premier and PPO In Network	Out-of-Network
Annual Individual	\$1,200	\$1,200
Lifetime Orthodontic	\$1,000	\$1,000
Lifetime TMJ	\$1,000	\$1,000

Benefit period: A benefit period for each eligible participant shall mean a calendar year, the period from January 1st to December 31st of each year.

Dependent Age Limit: To the end of the month of the year in which the child reaches age 26.

Coverages and Maximum Plan Allowances (MPA)

Coverage A – Diagnostic and Preventative Services

Premier In Network 100% MPA

PPO In Network 100% MPA

Out-Of-Network 75% MPA

- Routine periodic and specialty evaluations are Covered Services up to two (2) time(s) in any Calendar Year. This is inclusive of an initial, oral evaluation.
- Prophylaxis (Cleaning) is a Covered Service up to two (2) time(s) per Calendar Year. (*Please see information on Evidence Based Dentistry)
- Sealants are Covered Services for Eligible Dependents prior to age sixteen (16) one (1) time(s) per tooth per lifetime.
- Topical application of fluoride is a Covered Service two (2) time(s) per Calendar Year for Eligible Dependents prior to age nineteen (19).
- Application of silver diamine fluoride Two (2) times in a Calendar Year per tooth.
- One (1) additional fluoride application per Calendar Year is a Covered Service for Eligible Dependents prior to age nineteen (19) who are identified at a moderate or high risk (as defined by the American Dental Association's Dental Procedure Codes) for developing caries.
- A Caries Risk Assessment is a Covered Service once every twelve (12) months for Eligible Dependents to age three (3) to nineteen (19).
- Brush Biopsy is a Covered Service upon consultant review.
- Bitewing are Covered Services as required in any Calendar Year.
- Bitewing x-rays are limited to two (2) films in any single visit for children under the age of ten (10).
- Periapical x-rays are Covered Services as required in any Calendar Year.
- A full mouth series x-ray or panoramic x-ray is a Covered Service one (1) time within any sixty (60) consecutive month period.
- A space maintainer is a Covered Service when used to replace prematurely lost or extracted teeth for Eligible Dependents prior to age fourteen (14).

- A space maintainer is a Covered Service up to one (1) space per lifetime.

Coverage B – Basic Restorative Services

Premier In Network 80% MPA

PPO In Network 80% MPA

Out-Of-Network 55% MPA

- Palliative treatment is a Covered Service once per visit as long as no other procedures, except for x-rays, exams, or any diagnostic service, are performed on the same date.
- Periodontal Maintenance is a Covered Service up to two (2) per Calendar Year following active periodontal treatment. (*Please see information on Evidence Based Dentistry)
- Restorative benefits (fillings) are Covered Services once per surface, per tooth in a twenty-four (24) month period.
- Composites on molars are Covered Services.
- Stainless Steel Crowns used as a restoration to natural teeth are Covered Services for Eligible Dependent(s) to age sixteen (16) when the teeth cannot be restored with a filling material.
- Simple extractions.
- Surgical periodontics.
- Non-surgical periodontics.
- Oral surgery is a Covered Service.
- A TMJ x-ray is a Covered Service once in any three (3) year period.
- Surgical and Non-Surgical TMJ is a Covered Service once in a lifetime, by report, upon consultant review.
- Crowns, inlays, onlays, and veneers are Covered Services for the treatment of visible decay and fractures of tooth structure when teeth are so badly damaged they cannot be restored with amalgam or composite restorations.
- Root canal treatment is a Covered Service once in a lifetime, per tooth, by the same Provider or Provider's office that performed the root canal. Benefits for root canal treatment include charges for temporary restorations.
- Replacement of a crown, inlay, onlay, or veneer is a Covered Service only after sixty (60) months of the previous prosthetic.
- Endosteal implants are Covered Services once in a lifetime per tooth.

Coverage C – Major Restorative Services

Premier In Network 80% MPA

PPO In Network 80% MPA

Out-Of-Network 55% MPA

- Prosthodontics, including procedures for construction of fixed bridges, full or partial dentures.
- Replacement of full or partial removable dentures that the Participant received in the previous sixty (60) consecutive months are not Covered Services except where the loss of additional teeth requires the construction of a new appliance.

Orthodontic Services

Premier In Network 80% MPA

PPO In Network 80% MPA

Out-Of-Network 55% MPA

The initial payment for comprehensive treatment will be half (1/2) of the total plan responsibility for treatment subject to Participant's co-pay percentage and lifetime maximum, paid upon receipt of the initial claim. Subsequent payment(s) for the remaining half (1/2) of the plan responsibility will be made on the one (1) year anniversary of the initial banding date. All payments are subject to the Participant's Co-payment percentage and lifetime maximum. If estimated comprehensive treatment time is less than twelve (12) months, the initial payment will be the total fee for treatment, subject to Participant's Co-pay percentage and lifetime maximum. Orthodontia is considered a pre-existing condition if treatment begins prior to the date he/she became eligible under this plan or prior to the end of any waiting periods that may apply.



The benefit allowance for covered services performed by non-participating providers will be reduced by Delta Dental after applying the applicable deductibles, co-payments and maximums. This means your out-of-pocket expense may be greater if you choose a non-participating provider.

Questions? Contact Delta Dental's Customer Service Department at (800) 462-5410.

Delta Dental's network of participating providers may be found on our website at www.deltadental.com