

Specially Prepared for the Employees of Cedar Grove - Belgium Schools

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 PPO <small>When you see a Delta Dental PPO dentist</small> | Delta Premier <small>When you see a Delta Dental Premier or any other dentist</small> |
|----------------------------------|-------------------|--|---|
| Individual Annual Maximum | | \$1,000 | \$1,000 |
| Deductible | Individual | \$0 | \$0 |
| | Family | \$0 | \$0 |

Dependent Eligibility

Dependents are eligible through the end of the month in which they attain age 26 and full-time students through the end of the month in which they attain age 26

Diagnostic & Preventive Services

| | | |
|-------------------------------------|------|------|
| Exams | 100% | 100% |
| Cleanings | 100% | 100% |
| Fluoride treatments | 100% | 100% |
| X-rays | 100% | 100% |
| Space maintainers | 100% | 100% |
| Sealants | 100% | 100% |
| Emergency treatment to relieve pain | 100% | 100% |
| Deductible applies | No | No |

Basic & Major Services

| | | |
|---|------|------|
| Fillings | 100% | 100% |
| Endodontics – nonsurgical | 100% | 100% |
| Endodontics – surgical | 100% | 100% |
| Periodontics – nonsurgical | 100% | 100% |
| Periodontics – surgical | 100% | 100% |
| Extractions - nonsurgical | 100% | 100% |
| Extractions - surgical and other oral surgery | 100% | 100% |
| Crowns, inlays, onlays | 80% | 80% |
| Bridges and dentures | 80% | 80% |
| Repairs and adjustments to bridges and dentures | 100% | 100% |
| Implants | 80% | 80% |
| Deductible applies | No | No |

Special Plan Provisions (see following pages for more information)

| | | |
|-------------------------|-----|-----|
| Vision Discount Program | Yes | Yes |
|-------------------------|-----|-----|

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A Better PPO from Delta Dental

Delta Dental is the largest and oldest dental benefits specialist in the country. It was built on the guiding principle that dental benefits should be easy to use and hassle-free. Delta Dental of Wisconsin was founded in 1962 with the same goal. Combined, member companies of the Delta Dental Plans Association serve more than 54 million people in nearly 93,600 groups across the nation.

With some PPO plans, you don't get much choice of providers. And if you go out of network, you face a stiff penalty from balance-billing by the provider. But your Delta Dental PPO plan is different. Our PPO network, which includes more than 141,000 dentist locations nationwide, is backed by our Premier network, which includes more than 220,000 dentist locations nationwide – more than 75% of the nation's dentists. Your lowest out-of-pocket costs will come from seeing a Delta Dental PPO dentist, but you'll also enjoy cost advantages if you see a Premier dentist. That means savings on out-of-pocket costs **and** better choice. Here's an example:

| Your Delta Dental PPO | | |
|-----------------------|---|-------------|
| PPO Network | Delta Dental Premier "Safety Net" | Non-network |
| Other PPOs | | |
| PPO Network | Non-network: No protection from balance billing | |

| PPO Savings, With A "Safety Net" | Delta Dental PPO Dentist | Delta Dental Premier Dentist | Out-of-Network Dentist |
|--|--------------------------|------------------------------|------------------------|
| Dentist's Normal Fee | \$720 | \$720 | \$720 |
| Allowed Amount | \$590 | \$680 | \$680 |
| Dentist Fee Adjustment Due to Delta Agreement | \$130 | \$40 | None |
| 50% Benefit Paid by Plan | \$295 | \$340 | \$340 |
| Patient Responsibility | \$295 | \$340 | \$380 |

| Advantages of Delta Dental Network Dentists | Noncontracted Dentists | | |
|--|--------------------------------|---|--|
| | Delta Premier Network Dentists | | |
| | Delta PPO Network Dentists | | |
| Agreed-to fee ceilings (no balance-billing): <i>Dentist agrees to fee ceilings. If his/her normal charge is higher than the fee ceiling, he/she can't pass the balance on to you.</i> | ✓ | ✓ | |
| Additional fee schedule savings: <i>Dentist agrees to a reduced fee schedule. Saves out-of-pocket expenses for you.</i> | ✓ | | |
| Convenient claims processing: <i>Dentist is required to file claims on your behalf, saving you the hassle of doing so yourself. Claims payments go directly to the dentist.</i> | ✓ | ✓ | |
| Treatment guarantees: <i>Examples – Repair or replace dental restorations should they fail within 24 months.</i> | ✓ | ✓ | |

Confirming Your Coverage

If you are not sure of the effective date of your coverage, please call Delta 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 and a **Predetermination of Benefits** form will be returned to you and your dentist. You and your dentist may then discuss the treatment and your out-of-pocket costs. Delta encourages you to be informed about your dental care.

Delta's Website

Delta's website has a lot to offer. You can use it to obtain information about coverage under your plan, check the status of your claims, find a network dentist, and learn ways to improve and protect your oral health.

For eligibility, claims or dentist information, visit our website at: www.deltadentalwi.com

Also, our Benefit Advisors are available every weekday from 7:30 a.m. to 5:00 p.m. (Central Time) to answer your questions. Call us at 800-236-3712. We look forward to talking with you!



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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 as well. Details of these provision(s) are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

Vision Discount Program: Save money on your vision care needs

- Your dental plan also includes a vision care discount program. The vision care discount is available under a nationwide network of providers administered by EyeMed Vision Care. Under the plan, dental plan enrollees are eligible for savings up to 35% on exams, eyewear, and contact lenses offered by participating providers. For a benefit summary and provider directory, go to www.deltadentalwi.com/visionproviders. This is not insurance.



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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