

# Summary of Dental Plan Benefits

CITY OF LAWRENCE

Group # 51610

Effective for January 1, 2022

## Benefit % Paid

### Maximum Benefit(s) Per Person:

#### Regular Services:

The Maximum Benefit Payment is Unlimited for all Covered Services, excluding Implant Services, including Temporomandibular Joint Dysfunction, for each Enrollee in any one Calendar Year.

#### Implant Services:

The maximum payment for covered Implant procedures for each Enrollee is One Thousand Dollars (\$1,000.00) per arch during such person's lifetime. Payment for Implant Services shall not be included in determining the Maximum Benefit for each Calendar Year.

#### Orthodontic Services

The Maximum Benefit for covered orthodontics procedures for each Enrollee is Two Thousand Dollars (\$2,000.00) during that Enrollee's lifetime. Payment for Orthodontic Services shall not be included in determining the Maximum Benefit for each Calendar Year.

#### Deductible Limitations:

No benefits covered hereunder are subject to any Deductible amount.

#### Eligible Children Ages:

Children are eligible for coverage to age twenty-six (26).

**\*240 Day Waiting Period of Continuous Coverage on all MAJOR SERVICES for new enrollees.**

| Delta Dental PPO | Delta Dental Premier | Non-Participating |
|------------------|----------------------|-------------------|
| 100%             | 100%                 | 100%              |
| 100%             | 100%                 | 100%              |
| 80%              | 80%                  | 80%               |
| 80%              | 80%                  | 80%               |
| 80%              | 80%                  | 80%               |
| 80%              | 80%                  | 80%               |
| 80%              | 80%                  | 80%               |
| 50%              | 50%                  | 50%               |
| 50%              | 50%                  | 50%               |
| 50%              | 50%                  | 50%               |
| 50%              | 50%                  | 50%               |
| 50%              | 50%                  | 50%               |
| 50%              | 50%                  | 50%               |

### DIAGNOSTIC & PREVENTIVE (Not Subject to Deductible)

#### Diagnostic:

Includes the following procedures necessary to evaluate existing dental conditions and the dental care required:

- Oral evaluations - unlimited.
- Bitewing x-rays - bitewings two (2) times per Calendar Year.
- Full Mouth or Panoramic X-Rays - unlimited.

#### Preventive:

Provides for the following:

- Prophylaxis (Cleanings) - two (2) times per Calendar Year.
- Topical Fluoride - unlimited for dependent children under age twenty-one (21).
- Space Maintainers: unlimited and only for premature loss of primary molars.
- Sealants - once (1) per tooth every four (4) years for dependent children ages five (5) to eighteen (18) when applied only to permanent molars with no caries (decay) or restorations on the occlusal surface and with the occlusal surface intact.

### BASIC (Not Subject to Deductible)

#### Ancillary:

Provides for emergency examination(s) the Dentist for the relief of pain.

#### Oral Surgery:

Provides for simple extractions.

#### Regular Restorative:

Provides amalgam (silver) restorations; composite (white) resin restorations on all teeth; and stainless steel crowns for dependents under age twelve (12).

#### Endodontics:

Includes procedures for root canal treatments and root canal fillings. When covered, payment for root canal therapy is limited to only once (1) in any twenty-four (24) month period, per tooth.

#### Periodontics:

- Includes procedures for the treatment of diseases of the tissues supporting the teeth. Includes two (2) periodontal cleanings if diagnosed with periodontal treatment history.
- Surgical periodontal procedures.

### \*MAJOR (Not Subject to Deductible)

#### Special Restorative:

When teeth cannot be restored with a filling material listed in Regular Restorative Dentistry, provides for individual crowns.

#### Prosthodontics:

- Includes bridges, partial and complete dentures.
- Repairs and adjustments of bridges and dentures.
- Implants.

#### TMJ:

Includes coverage for Temporomandibular Joint Dysfunction excluding procedures which are normally covered under medical care.

#### Oral Surgery:

Provides for other oral surgery including pre and post-operative care. (240 day waiting period does not apply).

### ORTHODONTICS (Not Subject to Deductible)

#### Orthodontics:

Includes orthodontic appliances and treatment, interceptive and corrective, for Dependent Children under age 19. Subject to limitations listed in the Booklet.

### RIGHT START 4 KIDSSM (RS4K):

Children age 12 and under receive their Claims paid at 100% for all Covered Services. Deductibles will not apply, but the annual maximum, frequencies, and limitations will apply. Orthodontic Services (Braces) will not change. If a Child visits an Out-of-Network Dentist, normal waiting periods, Deductibles, and Coinsurance will apply.

This is a summary of benefits only and does not bind Delta Dental of Kansas to any coverage. Subscribers are encouraged to familiarize themselves with the details of their individual plan benefits. Subscribers are responsible for any required copayments, deductibles, or fees for services not covered by their plan at the time services are performed. Please refer to the Description of Dental Care Coverage ("Benefits Booklet") for complete coverage information, including but not limited to any applicable exclusions and limitations. Coverage as described in the employer group's dental benefits contract with Delta Dental of Kansas is binding on all parties and supersedes all other written or oral communications.

# Welcome to Delta Dental of Kansas

With Delta Dental of Kansas you receive the expertise of the largest, most experienced dental benefits carrier in the nation, paired with our unparalleled customer service. With your employer, we have designed a dental benefit plan to help protect you and your family's oral health. Regular, preventive dental care is fundamental to making your smile last, and a healthy mouth contributes to your overall wellbeing.

## CHOOSING A DENTIST

You are free to go to any dentist of your choice, but there may be a difference in the amount you pay if the dentist is not a Delta Dental in-network dentist. It is to your advantage to choose a **Delta Dental PPO™** or **Delta Dental Premier®** network dentist. Nearly 4 out of 5 dentists nationwide participate with Delta Dental, so chances are excellent your dentist is already in-network. You can search for an in-network dentist at **DeltaDentalKS.com**, on the Delta Dental mobile app or by contacting our customer service team at 800.234.3375.

## MANAGING MY BENEFITS

At **DeltaDentalKS.com**, you can log in to your member account to:

- Print your member ID card
- Review your eligibility and benefit information
- See how your claims paid
- Estimate your out-of-pocket costs\*
- Sign-up to receive your Explanation of Benefits (EOBs) electronically
- Access member-only discounts
- And more!

Through Delta Dental's mobile app, you can:

- Use your mobile ID card
- Find a dentist
- Estimate your out-of-pocket costs\*
- Review your coverage and claims
- Take an oral health risk assessment
- Use the toothbrush timer
- And more!



*\*The Dental Care Cost Estimator provides an estimate and does not guarantee the exact fees for dental procedures, what your dental benefits plan will cover or your out-of-pocket costs. Estimates should not be construed as financial or medical advice. For more detailed information on your actual dental care costs, please consult your dentist and call Delta Dental of Kansas at 800-234-3375.*