Delta Dental PPO

Coverage Summary for

Town of Westwood - BASIC PLAN

Plus Premier

Deductible: \$50 per individual / \$150 per family. Deductible waived for Diagnostic and Preventive categories.

Category / Procedure	OvellGooding		surance
Diagnostic	Qualifications	In Network	Out
Comprehensive Evaluation Periodic Oral Exam Full Mouth X- rays Bitewing X-rays Single Tooth X-rays	Once every 60 months per dentist. Once every 6 months. Once every 60 months. Once every 6 months. As needed.	100%	100
Preventive Teeth Cleaning Fluoride Treatments Space Maintainers Sealants	Once every 6 months. Once every 6 months for members under age 19. Required due to the premature loss of teeth. For members under age 14 and not for the replacement of primary or permanent anterior teeth. Unrestored permanent molars, every 4 years per tooth for members through age 15. Sealants are also covered for members aged 16 up to age 19 for those who had a recent cavity and are at risk	100%	100
Chlorhexidine Mouthrinse Fluoride Toothpaste Restorative	for decay. This is a covered benefit only when administered and dispensed in the dentist's office following scaling and root planing. This is a covered benefit only when administered and dispensed in the dentist's office following periodontal surgery.		
Silver Fillings White Fillings (Front Teeth) White Fillings (Back Teeth) Temporary Fillings Stainless Steel Crowns	Once every 24 months per surface per tooth. Once every 24 months per surface per tooth. Covered only for single surfaces. Once every 24 months per surface, per tooth, multi-surfaces will be processed as a silver filling and the patient is responsible up to the submitted charge. Once per tooth. Once every 24 months per tooth.	40%	409
Oral Surgery Simple Extractions Surgical Extractions	Once per tooth. Once per tooth.	40%	409
eriodontics Periodontal Surgery Scaling and Root Planing Periodontal Cleaning	Periodontic benefits not provided when rendered in a surgical day care or hospital setting. Once in 24 months, per quadrant.	40%	40%
	Once every 3 months following active periodontal treatment. Not to be combined with preventive cleanings.	100%	100
ndodontics Root Canal Treatment Vital Pulpotomy rosthetic Malntenance	Once per tooth. Limited to deciduous teeth.	40%	409
Bridge or Denture Repair Rebase or Reline of Dentures Recement of Crowns & Onlays	Once within 12 months, same repair. Once within 36 months. Once per tooth.	40%	40%
mergency Dental Care Minor treatment for Pain Relief General Anesthesia	Three occurrences in 12 months. Allowed with covered surgical services only.	40%	40%
Dentures Fixed Bridges and Crowns Implants	Once within 60 months. When part of a bridge. Once within 60 months. An Endosteal Implant is covered to replace one missing tooth (in lieu of a three unit bridge, and when all adjacent teeth do not require crowns.) Once per 60 months per Implant.	40%	40%
lajor Restorative Crowns	When teeth cannot be restored with regular fillings. Once within 60 months per tooth.	40%	40%

Dependent Eligibility: Eligible dependents covered to age 26.

*This plan is eligible for Rollover Max. See the benefit guide for details.

*Non-participating dentists may balance bill. Subscribers are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.

Delta Dental Basic Plan Rates

Deduction Schedule	Family Plan	Individual Plan
52 Week Schedule	\$19.89	\$8.06
26 Week Schedule	\$39.78	\$16.11
18 Week Schedule	\$57.45	\$23.27

Delta Dental PPO

Plus Premier

Easy Access and Great Value — Your Delta Dental Networks

As a Delta Dental PPO *Plus Premier* subscriber, you have access to two of Delta Dental's extensive national networks—Delta Dental PPO, with 143,900 participating dentist locations and Delta Dental Premier, the largest dental network in the country with over 223,000 dentist locations. Three out of four dentists nationwide participate in one or both of these networks.

You will enjoy great benefits when you receive your dental care from a participating dentist in either the Delta Dental PPO or Delta Dental Premier networks.

- Both networks offer discounted fees and a no balance billing policy.
- You will receive good value from Delta Dental Premier network dentists who generally accept discounted fees.
- You will enjoy the greatest savings when visiting Delta
 Dental PPO network dentists due to even deeper discounts.
- If you choose to receive services from a non-participating dentist, you will have higher out-of-pocket costs as the Delta Dental contract rates and the no balance billing policy do not apply.

Simply visit www.deltadentalma.com to find a participating dentist in your area.

Learn Nore at deltadentalma.co n

You can find more information about your benefits plan in the *Delta Dental Member Guide*, available from your benefits administrator or online at www.deltadentalma.com. In the guide, you can learn how to use your benefits, how to find a dentist or specialist, how the claims and appeal processes work, and more about keeping a healthy mouth for life.

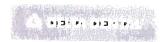
Visit www.deltadentalma.com to find plan information, review eligibility status, check on claim status, or find a dentist.

If you have any questions or need additional information, you can call customer service at 1-800-872-0500.

The intermal his overgone the discussed only an ideline dental benefit: detailed information your group' plan, riders, terms an inditions or limitations and exclusion refer to you plan assertiber Certificate. which is available through cour benefits administrator.

if you receive a treatment after you have—charisted your maximum or if you receive a treatment that will cause you to exceed your maximum, you may be billed at the dentist's normal rate rather that Delta Dental's nesotias d

Delta Dental of Massachusetts 1-800-872-0500



Delta Dental of Massachusetts 465 Medford Street, Boston, MA 02129

www.deltadentalma.com

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