

Metropolitan Organization Countering Sexual Assault	Delta Dental PPO™ Network	Delta Dental Premier® Network	Out-of-Network
	Based on applicable PPO Maximum Plan Allowance - No balance billing	Based on applicable Premier Maximum Plan Allowance - No balance billing	Based on applicable Maximum Plan Allowance for Out-of-Network dentist - Balance billing is possible
Preventive services <ul style="list-style-type: none"> • Bitewing x-rays, one set per benefit period • Oral examinations, twice in any benefit period • Prophylaxis (cleanings), twice in any benefit period • Space Maintainers for dependent children under age 16, once in 5 years • Topical fluoride treatments for dependent children under age 16, once in any benefit period 	100%	100%	100%
Basic services <ul style="list-style-type: none"> • Emergency palliative treatment • Fillings • Full-mouth x-rays (pano), once in any 36 month period • Periapical x-rays, as required • Periodontal Maintenance, twice in any benefit period (subject to your prophylaxis frequency limitation) • Sealants for dependent children under age 16, once in 5 years • Simple Extractions 	90%	90%	80%
Major services <ul style="list-style-type: none"> • Bridges, once in 7 years • Crowns, Inlays, Onlays, once in 7 years • Dentures, once in 7 years • Endodontics • General Anesthesia • Non-Surgical Periodontics • Oral Surgery (excluding extractions) • Surgical Extractions • Surgical Periodontics 	60%	60%	50%
Orthodontia <ul style="list-style-type: none"> • Not covered 	N/A	N/A	N/A
Calendar year deductible (Applied to Basic and Major services)	\$50 individual 3X family	\$50 individual 3X family	\$50 individual 3X family
Annual maximum (Applied to Preventive, Basic and Major services)	\$1,000	\$1,000	\$1,000
Dependent age limit: 26			
Added features included <ul style="list-style-type: none"> • HSHL basic • MAXRollover 			

This is intended to be a summary only. If a discrepancy occurs the Summary Plan Document will govern. Please refer to your Summary Plan Description (SPD) for a more complete listing of services including plan limitations and exclusions. Orthodontic treatment in progress may be covered. Benefits provided by the prior carrier will be subtracted from the lifetime maximum available from Delta Dental.



Delta Dental's **MAXRollover** allows you to roll over a portion of your unused annual benefit maximum to the following year, allowing you to stretch your benefits further. Every participant - enrolled employees and dependents - individually qualifies for the program. Each participant has the potential to roll over and accumulate more funds as the years progress, up to the applicable rollover account limit.

Qualified claims

Covered dental claims for preventive, basic and major coverage levels will be considered qualified claims:

- **Qualified claims can be submitted by any provider. If all qualified claims are submitted by Delta Dental PPO™ providers, qualified participants will roll over an additional bonus amount.**

Maximum rollover potential

The plan's annual benefit maximum and participant's total qualified claims form the basis for the rollover program as outlined below:

Benefit maximum	Payment threshold	Rollover amount	Rollover bonus	Rollover account limit
If the plan's annual benefit maximum is:	And, if the participant's total qualified claims paid do not exceed: ¹	This amount will roll over to the next benefit period:	This additional bonus amount will roll over for qualified participants: ²	The total rollover amount cannot exceed this limit: ³
\$1,000	\$500	\$250	\$100	\$1,000

¹ A qualified claim is a claim for dental services covered under the preventive, basic or major coverage level and subject to the annual benefit maximum. Claims for orthodontic services or non-covered services are not considered qualifying claims.

² When the plan allows qualified claims to be submitted by any provider, a rollover amount is added when the requirements are met; an additional bonus amount will be added if all qualified claims are submitted by a Delta Dental PPO™ provider.

³ Any rollover and/or bonus amount will be accrued in a rollover account and available for use starting in the next benefit period. Each year, qualified participants may continue to add rollover amounts up to the rollover account limit.

Program eligibility

To be eligible for the **MAXRollover** program, participants must meet all of the following requirements:

- The participant must be enrolled for at least the last three months of the benefit period without a break in coverage.
- At least one qualified claim¹ must be submitted within the benefit period.
- Qualified claims paid within the benefit period must not exceed the payment threshold.

Save more money with a Delta Dental PPO™ dentist

Delta Dental understands the power of a healthy smile and distinctive value. Through the combination of the nation's largest proprietary network and discounts, we truly offer a unique value in an otherwise indistinguishable marketplace. And you have a choice.

Delta Dental allows you the freedom to visit any dentist, but you'll save more on your out-of-pocket costs when you visit a Delta Dental PPO dentist. The Delta Dental Premier* network also provides cost-saving features and is the next best option when you can't find a Delta Dental PPO dentist. The dentist you choose could affect your cost.

Savings
\$
\$
\$

Most potential savings with Delta Dental PPO dentists

- When you visit your dentist, ask specifically if he or she is a contracted Delta Dental PPO dentist.
- Delta Dental PPO dentists agree to accept Delta Dental PPO contracted fees.
- You'll usually pay less when you visit a Delta Dental PPO dentist.

Find a Delta Dental PPO dentist

To find a current listing of Delta Dental PPO dentist locations:

- Visit DeltaDentalMO.com, select "Find a Provider" and click "Find a Dentist."
- Select "Delta Dental PPO" as your plan network.

Savings
\$
\$

Some savings with Delta Dental Premier dentists

- Premier dentists' contracted fees are usually slightly higher than those of Delta Dental PPO dentists.
- Premier dentists will not bill you above their contracted fees, so you still receive some cost protections not available with an out-of-network dentist.

Savings
⊘

No savings with out-of-network dentists

- Out-of-network dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit an out-of-network dentist.
- You are responsible for the difference between what Delta Dental pays and the dentist's fee.

24/7 online access to benefits and service

Register today

Visit DeltaDentalMO.com/Members/Register to receive electronic delivery of your benefit information. Once registered, log in to your account online or with the Delta Dental Mobile App.



You have access to important plan information

- Review and print your dental plan's coverage levels, deductibles, maximums, age limits and limitations
- Verify your eligibility
- Request or download a claim form
- Order or print an ID card
- View your Explanation of Benefits (EOB)
- Get answers to frequently asked questions



Log in to view your benefits

Visit www.DeltaDentalMO.com, and click on one of the **Member** or **Sign In** links. To register, follow the steps under **Member Sign In**.



Find a Delta Dental participating dentist

Visit www.DeltaDentalMO.com, and click on **Find a Provider** then on **Find a Dentist**.



Call or email customer service

We are here to help every Monday through Friday from 7 am to 5 pm CT.

☎ **800-335-8266**

✉ **Service@DeltaDentalMO.com**

Download Delta Dental Mobile App

Your dental health is important to Delta Dental – and to your overall health! We've designed our mobile app to make it easy for you to make the most of your dental benefits. Maximize your health, wherever you are!

- **Mobile ID card:** No need for a paper card. View and share your ID card from your phone.
- **Find a dentist:** Search and compare dental offices to find one that suits your needs.
- **Dental Care Cost Estimator:** Our easy to use tool provides estimated cost ranges on common dental care needs for dentists in your area.
- **Save your preferred dentist for quick access:** Save your favorite dentists using the Delta Dental Mobile App for quick access to contact information making it easy to schedule your routine cleaning.

