



Delta Dental of Illinois Dental Benefit Highlight Sheet

Delta Dental of Illinois is pleased to be your dental benefits carrier. Your group plan offers you the dental benefits program: Delta Dental PPO Plus Delta Dental Premier.

Delta Dental PPO Plus Premier

With Delta Dental PPO Plus Premier:

- You can go to any licensed general or specialty dentist.
- **You will maximize your benefits by receiving care from a Delta Dental PPO or Delta Dental Premier network dentist.**
- Delta Dental's network dentists have agreed to reduced fees as payment in full, which means you will likely save money by going to a Delta Dental PPO or Delta Dental Premier network dentist. Non-network dentists have not agreed to accept our reduced fees as payment in full, which means they may bill you for any charges over our allowed fees.
- You are charged only the patient's share** at the time of treatment. Delta Dental pays its portion directly to network dentists.

Finding a Dentist

Visit our web site at www.deltadentalil.com and click on Provider Search.

Example of Your Copayment with Delta Dental Network Dentists and Non-Network Dentists

- Delta Dental PPO: Lowest out-of-pocket costs and network protection.
- Delta Dental Premier: Higher out-of-pocket costs than PPO, but may be lower than non-network and network protection.
- Non-network: You may have the highest out-of-pocket costs.

Delta Dental PPO Plus Premier Plan Features

Your Delta Dental PPO Plus Premier plan includes the following feature:

- **Enhanced Benefit Program** offers additional coverage for individuals who have specific health conditions (including pregnancy, diabetes, high-risk cardiac conditions, suppressed immune systems, and special needs) that can be positively affected by additional oral health care.

Customer Service

The enclosed Member Connection sheet explains how to register on Delta Dental of Illinois' website, www.deltadentalil.com. Once registered, you can **get real time benefit information, check claim status, sign up for electronic Explanation of Benefits and print a temporary ID card.**

Call 1-800-323-1743 to access our automated phone system or speak to a customer service representative from 7 am to 7 pm Monday through Thursday and 7 am to 6 pm Friday, Central Time. Our automated phone system is available 24 hours a day, seven days a week, and offers dentist listings and claim information.

You can also connect with us through our mobile app, Facebook, Twitter, our blog and more. See the enclosed sheets on connecting with us.

Welcome to Delta Dental of Illinois

*The information on the reverse side of this sheet is a brief summary of your dental plan and the services it covers. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions, or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact Delta Dental of Illinois.

**Patient's share is the coinsurance/copayment, any remaining deductible any amount over the annual maximum and any services your plan does not cover.

Note: Delta Dental imposes no restrictions on the method of diagnosis or treatment by a treating dentist. A benefit determination relates only to the level of payment that your group dental plan is required to make.

**Tuckpointers Local No 52 Welfare Fund
Plan Design Summary**

Annual Deductible	\$0/ person; \$0/ family		
Annual Maximum	\$2500/ person		
Pre-Estimates	Pre-estimates are not mandatory but highly recommended for treatment that exceeds \$300.		
Enhanced Benefits Program	Your plan provides additional cleanings and/or applications of topical fluoride to people with specific health conditions that put them at risk for oral health disease. The costs of the additional cleanings and fluoride treatments will be applied to your annual maximum.		
Lifetime Orthodontic Maximum Dependent Children to Age 19 Adults are not eligible for coverage	\$4500/ person		
	Delta Dental PPO Network Dentist*	Delta Dental Premier Network Dentist**	Non-Network Dentist***
PREVENTIVE/DIAGNOSTIC SERVICES (no waiting period)	100%	80%	80%
• Routine exams (two per benefit year)	100%	80%	80%
• Cleanings (two per benefit year)	100%	80%	80%
• X-rays (bitewings -2 per benefit year; full mouth-1 per 3 years)	100%	80%	80%
• Fluoride treatments (once per benefit year to age 19)	100%	80%	80%
• Emergency exams and palliative (pain relief) treatment	100%	80%	80%
• Non-surgical Periodontic (gum) maintenance	100%	80%	80%
BASIC SERVICES (no waiting period)	80%	60%	60%
• Sealants (to age 19)	80%	60%	60%
• Space maintainers (to age 14)	80%	60%	60%
• Fillings (silver (amalgam) and tooth colored (composite) on front teeth)	80%	60%	60%
• Posterior composites (tooth colored fillings on back teeth)	80%	60%	60%
• Non-surgical Periodontic (gum) treatment (except maintenance)	80%	60%	60%
• Surgical Periodontic (gum) treatment	80%	60%	60%
• Oral surgery (simple extractions)	80%	60%	60%
• Oral surgery (surgical extractions including general anesthesia)	80%	60%	60%
• Oral surgery (all other)	80%	60%	60%
• Endodontics (root canals and pulpal therapy)	80%	60%	60%
• IV sedation	80%	60%	60%
• Injectable antibiotics	80%	60%	60%
• Periodontal-related occlusal adjustments	80%	60%	60%
MAJOR RESTORATIVE SERVICES (no waiting period)	80%	60%	60%
• Crowns, onlays, and other ceramic restorations to permanent teeth	80%	60%	60%
• Partial/full dentures	80%	60%	60%
• Denture (repair, reline, rebase and adjustments)	80%	60%	60%
• Fixed/removable bridges	80%	60%	60%
• Implants	80%	60%	60%
• Crown and bridge repairs	80%	60%	60%
ORTHODONTICS (no waiting period)	70%	50%	50%
Dependent Children to Age 19; Adults are not eligible for coverage			

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*Delta Dental PPO dentists accept payment based on the lesser of the submitted fee or the PPO fee schedule, which is established at a level that typically delivers a 15 – 40% discount off of average billed charges nationally.

**Delta Dental Premier dentists accept payment based on the lesser of the submitted fee or Delta Dental's maximum plan allowance (MPA), which is established at a level that typically delivers a 5 – 15% discount off of average billed charges nationally.

***Non-network (non-Delta Dental PPO/non-Delta Dental Premier) dentists are reimbursed at the 90th percentile of "reasonable and customary" charges.

Delta Dental PPO and Premier dentists cannot balance bill the enrollee for the difference between Delta Dental's allowed fee and the dentist's submitted charge.

Save More by Going PPO

When it comes to pearly whites, everyone wants to save a little green. With the Delta Dental PPO™ network, you'll get the coverage you need at a lower out-of-pocket cost.

Here's why: When general and specialty dentists participate in the Delta Dental PPO network, they agree to accept Delta Dental's PPO fees for services as payment in full. On average, **patients save 30%** on the fee a Delta Dental PPO dentist would submit for a claim versus their regular fee. Delta Dental PPO network dentists have also agreed **not to "balance bill" patients**. This means they can't bill you the difference between the Delta Dental PPO fee and their regular fee.

Delta Dental Premier® is a safety net for our Delta Dental PPO network. You will pay more out-of-pocket with a Delta Dental Premier Dentist compared to a Delta Dental PPO Dentist. However, you may save more with a Delta Dental Premier Dentist compared to a non-network Dentist. Delta Dental Premier Dentists agree to our maximum plan allowances as payment in full, which may be lower than the dentist's regular fee.

	 Amount Billed	 Delta Dental of Illinois' Allowed Amount	 Coverage Percentage Paid by Delta Dental of Illinois	 Amount Delta Dental of Illinois Pays*	 Amount Dentist Can Bill You Over the Allowed Amount	 Total Amount You Pay	 Your Total Cost Savings
Procedure 1							
Delta Dental PPO™ Network	\$80	\$57	100%	\$57	\$0	\$0	\$23
Delta Dental Premier® Network	\$80	\$70	100%	\$70	\$0	\$0	\$10
Out-of-Network	\$80	\$70	100%	\$70	\$10	\$10	\$0
Procedure 2							
Delta Dental PPO™ Network	\$1,200	\$850	50%	\$425	\$0	\$425	\$350
Delta Dental Premier® Network	\$1,200	\$995	50%	\$497.50	\$0	\$497.50	\$205
Out-of-Network	\$1,200	\$995	50%	\$497.50	\$205	\$702.50	\$0

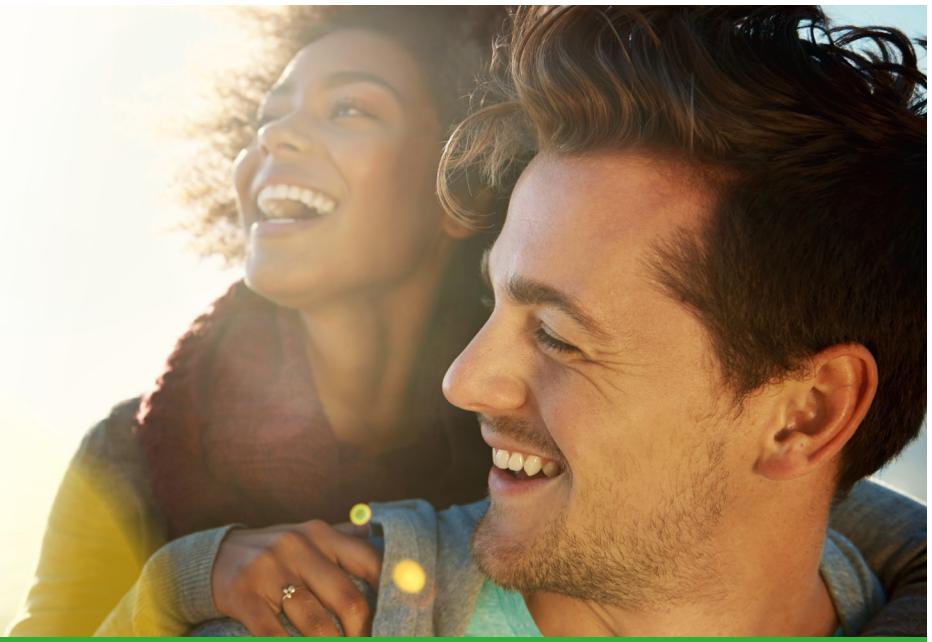
Whether you see a general dentist or visit a specialist, it pays to use a Delta Dental PPO dentist. Visit deltadentalil.com today to find participating dentists in your area.

You can also download our free Delta Dental mobile app to search dentists and gauge the cost of common dental treatments using the Dental Care Cost Estimator tool.

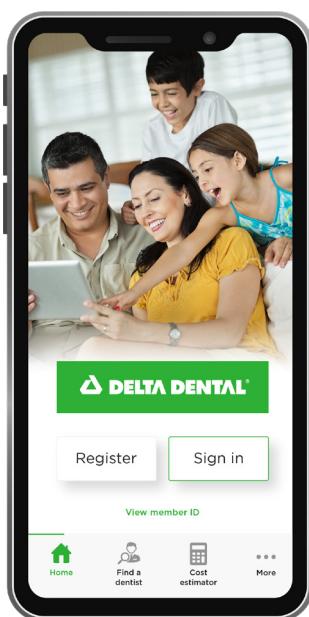
*The example chart is relative to plans where Delta Dental Premier network and out-of-network services are paid off of the maximum plan allowance. This information is for illustrative purposes only and assumes the deductible has been met and the annual maximum has not been reached. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions or non-covered services, please refer to your policy or certificate of coverage, or contact Delta Dental of Illinois. For specific fees and costs for a certain procedure, you can request a pre-estimate from your dentist.

Delta Dental Mobile App

Helping members
manage their oral health



Oral health is important to Delta Dental — and to overall health! We've designed our mobile app to make it easy for your employees to make the most of their dental benefits. Members can search for a dentist near them, access ID cards and more, right on their mobile device.



Getting started

The Delta Dental Mobile App is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental Mobile App. Or, scan the QR code at right. You will need an internet connection in order to download and use most features of our free app.

Delta Dental Mobile App features

- Quick and easy access to your membership ID card — no more looking for ID cards!
- A dentist search tool that helps members quickly find an in-network provider nearby.
- Save your preferred dentist for quick access.
- Our easy-to-use Dental Care Cost Estimator tool provides estimated cost ranges for common dental care needs. (Not available in all geographic areas.)



SCAN TO DOWNLOAD
DELTA DENTAL MOBILE APP

Please note information displayed may vary based on your particular coverage. For more information on your coverage, contact your Delta Dental company. "Delta Dental" refers to the national network of 39 independent Delta Dental companies that provide dental benefits and is a registered trademark of Delta Dental Plans Association.