

Delta Dental Premier

Coverage Summary for

Cape Cod Municipal Health Group Group Number 008318

Deductible: \$50 per individual / \$100 per family. Deductible waived for Diagnostic and Preventive categories.

Calendar Year Maximum: \$1,000 per person		Co-insurance	
Category / Procedure	Qualifications	In Network	Out of Network
Diagnostic		100%	100%
Initial Oral Exam	Once every 60 months per dentist		
Periodic Oral Exam	Twice per calendar year		
Bitewing X-rays	Twice per calendar year		
Full Mouth X-rays	Once every 36 months		
Single Tooth X-rays	As needed		
Preventive		100%	100%
Teeth Cleaning	Twice per calendar year		
Periodontal Cleaning	Once every 3 months following active periodontal treatment, not to exceed 2 in a calendar year if combined with preventive cleanings		
Fluoride Treatments	Twice per calendar year for members under age 19		
Space Maintainers	(when required due to the premature loss of teeth) - For members age 14 and not for the replacement of primary or permanent front teeth.		
Sealants	Unrestored permanent molars, every 4 years per tooth for members through age 15. Sealants are also covered for members aged 16 up to 19 for those who had a recent cavity and are at risk for decay.		
Chlorhexidine Mouthrinse	Only when administered and dispensed in the dentist's office following scaling and root planing		
Fluoride Toothpaste	Only when administered and dispensed in the dentist's office following periodontal surgery		
Restorative		80%	80%
Silver Fillings	Once every 24 months per surface per tooth		
Stainless Steel Crowns	Once every 24 months per tooth		
Temporary Fillings	Once per tooth		
White Fillings	Once every 24 months per surface per tooth on front teeth; single surface only on back teeth		
Oral Surgery		80%	80%
Simple Extractions	Oral surgical benefits not provided when rendered in a surgical day care or hospital setting		
Surgical Extractions	Oral surgical benefits not provided when rendered in a surgical day care or hospital setting	000/	000/
Periodontics		80%	80%
Periodontal Surgery	Periodontic benefits not provided when rendered in a surgical day care or hospital setting		
Scaling and Root Planing Periodontal Cleaning	Once per 24 months per quadrant Once every 3 months following active periodontal treatment, not to exceed 2 in a calendar year if	100%	100%
r enodoniai Cleannig	combined with preventive cleanings	100 %	100 /6
Endodontics	omenda mar protonato ordaningo	80%	80%
Root Canal Treatment	Once per tooth		
Vital Pulpotomy	Limited to baby teeth		
Prosthetic Maintenance		80%	80%
Bridge or Denture Repair	Once within 12 months, same repair		
Rebase or Reline of Dentures	Once within 36 months		
Recement of Crowns & Onlays	Once per tooth		
Emergency Dental Care		80%	80%
Minor Treatment of Pain Relief General Anesthesia	Three occurrences in 12 months Allowed with surgical services only		
Prosthodontics		50%	50%
Dentures	Once within 60 months		
Endosteal (single tooth) Implants	To replace one missing tooth (in lieu of a three unit bridge, and when the adjacent teeth do not require crowns.) Once per 60 months per implant.		
Fixed Bridges and Crowns	When part of a bridge. Once within 60 months		
Major Restorative		50%	50%
Crowns	When teeth cannot be restored with regular fillings. Once within 60 months per tooth		

Orthodontics: Covered at 50% of Maximum Plan Allowance charges to any age. \$1,000 separate LIFETIME maximum.

Dependents are eligible to age 19, full-time students to age 23.

Additional Benefit Information

Deductibles met in the fourth quarter are carried forward to the following calendar year.

*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 Premier

Easy Access and Great Value — Your Delta Dental Network

As a Delta Dental Premier subscriber, you have access to the most extensive dental network in Massachusetts, with more than 6,000 dentist locations in Massachusetts.

With Delta Dental Premier, you enjoy the greatest savings in out-of-pocket expenses when visiting a dentist who participates in the Delta Dental Premier network. Participating dentists typically accept discounted fees for their services, and since your co-payments are based on these fees, you pay lower out-of-pocket costs for your care. You will still receive coverage if you visit a non-participating dentist, but your benefit will be at the out-of-network level shown in the right-hand column of this coverage summary.

To find a dentist, simply visit **www.deltadentalma.com** (click on the *Find a Dentist* link and select *Delta Dental Premier*) or call Delta Dental customer service at 1-800-872-0500.

The information on this coverage summary should be used only as a guideline for your dental benefits plan. For detailed information on your group's plan, riders, terms and conditions, or limitations and exclusions, refer to your plan's Subscriber Certificate, which is available through your benefits administrator.

If you receive a treatment after you have exhausted 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 than Delta Dental's negotiated rate.

Learn More at www.deltadentalma.com

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.





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www.deltadentalma.com

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