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Coverage Summary for Cape Cod Municipal Group

Deductible: \$50 per individual / \$100 per family. Deductible waived for Diagnostic and Preventive categories.
Calendar Year Maximum: \$1,000 per person.

| Category / Procedure | Qualifications | Co-insurance | |
|--|---|-----------------|-----------------|
| | | In Network | Out of Network* |
| Diagnostic Comprehensive Evaluation Periodic Oral Exam Full Mouth X- rays Bitewing X-rays Single Tooth X-rays | Once every 60 months. Twice per calendar year. Once every 60 months. Twice per calendar year. As needed. | 100% | 100% |
| Preventive Teeth Cleaning Fluoride Treatments Space Maintainers Sealants Chlorhexidine Mouthrinse Fluoride Toothpaste | Twice per calendar year. Twice per calendar year 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 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. | 100% | 100% |
| Restorative 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. | 80% | 80% |
| Oral Surgery Simple Extractions Surgical Extractions | Once per tooth. Once per tooth. | 80% | 80% |
| Periodontics Periodontal Surgery Scaling and Root Planing Periodontal Cleaning | One surgical procedure per quadrant in 36 months. Once in 24 months, per quadrant. Once every 3 months following active periodontal treatment. Not to be combined with preventive cleanings. | 80% 100% | 80% 100% |
| Endodontics Root Canal Treatment Vital Pulpotomy | Once per tooth. Limited to deciduous teeth. | 80% | 80% |
| Prosthetic Maintenance 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. | 80% | 80% |
| Emergency Dental Care Minor treatment for Pain Relief General Anesthesia | Three occurrences in 12 months. General Anesthesia and IV sedation are allowed with covered surgical impacted wisdom teeth only. | 80% | 80% |
| Prosthodontics Dentures Fixed Bridges and Crowns Implants (only in lieu of a 3-unit bridge) | Once within 60 months. When part of a bridge. Once within 60 months. An Endosteal Implant: Only when it is to replace one missing tooth and when adjacent teeth are healthy and do not require crowns. Once per 60 months per Implant. (Pre-estimates recommended). | 50% | 50% |
| Major Restorative Crowns | When teeth cannot be restored with regular fillings. Once within 60 months per tooth. | 50% | 50% |

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

Dependent Eligibility: Eligible dependents up to age 19 and full time-students to age 23.

Additional Benefit Information

Deductible waived for periodontal cleanings.

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

Deductible met in fourth quarter are carried over

*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.

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As a Delta Dental Premier with National Coverage subscriber, you have access to Delta Dental's extensive national network — Delta Dental Premier is the largest dental network in the country with more than 314,000 dentist locations. Three out of four dentists nationwide participate in this network.

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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.

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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 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.

Your Plan is Administered by:
Delta Dental of Massachusetts
1-800-872-0500
www.deltadentalma.com

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