



# Your Dental Benefits

## Specially Prepared for the Employees of *Carthage College*

The summary below does not cover all plan details. Further information can be found in the summary plan description or dental benefit handbook. That document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.

Benefit Plan Design		Delta Dental PPO When you see a Delta Dental PPO dentist	Delta Dental Premier When you see a Delta Dental Premier or any other dentist
Individual Annual Maximum		\$1,500	\$1,500
Deductible	Individual	\$50	\$50
	Family	\$150	\$150
<b>Dependent Eligibility</b>			
Dependents are eligible through the end of the month in which they attain age 26; except as noted for orthodontics			
<b>Diagnostic &amp; Preventive Services</b>			
Exams		100%	100%
Cleanings		100%	100%
Fluoride treatments		100%	100%
X-rays		100%	100%
Sealants		100%	100%
Space maintainers		100%	100%
Deductible applies		No	No
<b>Basic &amp; Major Services</b>			
Emergency treatment to relieve pain		80%	80%
Fillings		80%	80%
Endodontics – nonsurgical		80%	80%
Endodontics – surgical		80%	80%
Periodontics – nonsurgical		80%	80%
Periodontics – surgical		80%	80%
Extractions - nonsurgical		80%	80%
Extractions - surgical and other oral surgery		80%	80%
Crowns, inlays, onlays		50%	50%
Bridges and dentures		50%	50%
Repairs and adjustments to bridges and dentures		50%	50%
Implants		50%	50%
Deductible applies		Yes	Yes
<b>Orthodontic Services</b>			
Coverage copayment		50%	50%
Individual lifetime maximum		\$1,000	\$1,000
Dependents eligible to age		19	19
Full-time students eligible to age		19	19
Adult ortho		No	No
Deductible applies		No	No
<b>Special Plan Provisions (see following pages for more information)</b>			
Evidence-Based Integrated Care Plan		Yes	Yes



## ***Specially prepared for the employees of Carthage College***

### **Special Plan Provisions**

Your group dental plan from Delta Dental of Wisconsin includes one or more special features designed to encourage good oral health and promote overall health. Details of these provision(s) are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

#### ***Evidence-Based Integrated Care Plan: Expanded benefits for persons with medical conditions that have oral health implications***

- Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) option is included in your plan. It provides additional benefits for persons with medical conditions that have oral-health implications. Conditions include:
  - Diabetes
  - Pregnancy
  - Specific heart conditions that pose a risk of certain types of infection
  - Kidney failure or dialysis
  - Suppressed immune system
  - Cancer therapy
  - Periodontal disease
- EBICP's unique enrollment mechanism requires no medical claims be filed.
- EBICP requires self-enrollment by the patient or his/her dentist at [www.deltadentalwi.com](http://www.deltadentalwi.com), or by calling 800-236-3712.
- Learn more at [www.deltadentalwi.com/your-health/medical-conditions](http://www.deltadentalwi.com/your-health/medical-conditions).

### **Confirming Your Coverage**

If you are not sure of the effective date of your coverage, please call Delta Dental at 800-236-3712 before you have any dental work done.

Also, before scheduling appointments for extensive dental care, you may ask your dentist to send the treatment plan to Delta Dental. The plan will be reviewed by Delta Dental and you and your dentist will receive a **Predetermination of Benefits** form. You and your dentist may then discuss the treatment and your out-of-pocket costs. Delta Dental encourages you to be informed about your dental care.

### **Delta Dental's Website**

**[www.deltadentalwi.com](http://www.deltadentalwi.com)** has a lot to offer. You can use it to obtain coverage information under your plan, check the status of a claim, find a network dentist, evaluate your oral health and learn ways to improve and protect it.

Visit <b><a href="http://www.deltadentalwi.com">www.deltadentalwi.com</a></b> for eligibility, claims or dentist information.
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Also, our Benefit Advisors are available every weekday from 7:30 a.m. to 5 p.m. (Central Time) to answer your questions. Call us at 800-236-3712. We look forward to talking with you!