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## Coverage Summary for OPEIU Local 6 and Trial Court of MA Health and Welfare Fund Option 2 (with Ortho)

**Calendar Year Maximum: \$1,500 per person.**

Category / Procedure	Qualifications	Co-insurance	
		PPO Network	Premier & Out of Network*
<b>Diagnostic</b> Comprehensive Evaluation Periodic Oral Exam Full Mouth X- rays Bitewing X-rays Single Tooth X-rays Study models and casts used in planning treatment	Once every 60 months per dentist. Once every 6 months. Once every 60 months. Once every 6 months. As needed. Once every 60 months.	100%	80%
<b>Preventive</b> Teeth Cleaning Fluoride Treatments Space Maintainers  Sealants  Chlorhexidine Mouthrinse Fluoride Toothpaste	Once every 6 months. Once every 6 months 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%	80%
<b>Restorative</b> Silver Fillings White Fillings (Front Teeth) White Fillings (Back Teeth)  Temporary Fillings Stainless Steel Crowns Pin Retention for Fillings	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. Once per restoration.	100%	80%
<b>Oral Surgery</b> Simple Extractions Surgical Extractions	Once per tooth. Once per tooth.	100%	80%
<b>Periodontics</b> Periodontal Surgery Scaling and Root Planing Periodontal Cleaning	Periodontic benefits not provided when rendered in a surgical day care or hospital setting. Once in 24 months, per quadrant. Once every 3 months following active periodontal treatment. Not to be combined with preventive cleanings.	100%	80%
<b>Endodontics</b> Root Canal Treatment Vital Pulpotomy	Once per tooth. Limited to deciduous teeth.	100%	80%
<b>Prosthetic Maintenance</b> Bridge or Denture Repair Rebase or Reline of Dentures Recement of Crowns, Inlays, Onlays and Fixed Bridgework Adding teeth to an existing complete or partial denture	Once within 12 months, same repair. Once within 36 months. Once within 12 months. Once within 12 months.	100%	80%
<b>Other</b> Minor treatment for Pain Relief General Anesthesia Occlusal adjustment	Three occurrences in 12 months. Allowed with covered surgical services only. Once every 24 months.	100%	80%
<b>Prostodontics</b> Dentures Fixed Bridges and Crowns Implants	Once within 60 months. When part of a bridge. Once within 60 months. An Endosteal Implant is covered to replace one missing tooth (in lieu of a three unit bridge, and when all adjacent teeth do not require crowns.) Once per 60 months per Implant.	50%	40%
<b>Major Restorative</b> Crowns	When teeth cannot be restored with regular fillings. Once within 60 months per tooth.	50%	40%
<b>Orthodontics:</b> Covered at 100% of Maximum Plan Allowance charges to any age. \$2,000 separate LIFETIME maximum.			
<b>Dependent Eligibility:</b> Eligible dependents covered to age 19, to age 23 if full-time student			

## Additional Benefit Information

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

\*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.

An individual membership covers one person only – the “subscriber” (i.e. the employee).

A family membership covers the employee, the employee’s spouse, and the employee’s unmarried children (biological or adopted) under age 19, and children of covered unmarried children of the employee. When an employee’s child marries or turns 19, coverage under his or her parent’s family membership ends (unless he or she is a full-time student as described below).

The employee’s unmarried children who are full-time students (enrolled in twelve credits per semester) are covered under a family membership until age 23. Coverage ends when the student turns age 23, marries, or does not complete a Full-time Student Dependent Certification form for each semester (twice a year), verifying he/she is eligible under the full-time student status or graduates, whichever comes first.

Former spouses are covered only if the divorce decree specifies that dental benefits be covered. Step-children are only covered if the member legally adopts them.

Delta Dental PPO Plus Premier



### Easy Access and Great Value – Your Delta Dental Networks

As a Delta Dental PPO *Plus Premier* subscriber, you have access to two of Delta Dental’s extensive national networks—Delta Dental PPO, with 143,900 participating dentist locations and Delta Dental Premier, the largest dental network in the country with over 223,000 dentist locations. Three out of four dentists nationwide participate in one or both of these networks.

You will enjoy great benefits when you receive your dental care from a participating dentist in either the **Delta Dental PPO** or **Delta Dental Premier** networks.

- Both networks offer discounted fees and a no balance billing policy.
- You will receive good value from **Delta Dental Premier** network dentists who generally accept discounted fees, but will be subject to the out-of-network co-insurance level shown on the front of this summary.
- You will enjoy the greatest savings when visiting **Delta Dental PPO** network dentists and will receive the in-network co-insurance level shown on the front of this summary.
- If you choose to receive services from a non-participating dentist, you will have higher out-of-pocket costs as the Delta Dental contract rates and the no balance billing policy **do not apply**.

Simply visit [www.deltadentalma.com](http://www.deltadentalma.com) to find a participating dentist in your area.

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### Learn more at [deltadentalma.com](http://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](http://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](http://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](http://www.deltadentalma.com)

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