

# Dental Highlights

# Open Enrollment

Sept. 12 – 30, 2011

Online only — 100% paperless enrollment 

Everyone required to make an election

## Understanding your options

As an eligible employee, two dental options, administered by Delta Dental, are available to you and your eligible dependents:

- High Option; or
- Basic Option.

## How the options work

Both dental options provide coverage for:

- Diagnostic and Preventive services (oral exams, x-rays, teeth cleaning);
- Minor services (fillings, oral surgery/extractions);
- Major services (dentures, crowns, periodontics, dental implants); and
- Orthodontia.

The High and Basic options emphasize preventive and diagnostic care by paying 100% of the allowable amount. Oral exams and teeth cleaning are limited to two exams per calendar year. For Minor and Major services, you pay a co-insurance after meeting a \$25 per person annual deductible. The co-insurance amounts differ by option, with the High option paying a higher percentage of the allowable amount for covered services than the Basic option. Dental benefits are limited to annual maximum benefit amounts, which differ by option.

## Delta Dental Networks

The High and Basic options allow you to receive benefits from any licensed dentist. If you use a participating Delta Dental "Premier" network dentist, however, you will not be billed for charges that exceed the plan's allowable amount for covered services. Delta Dental offers a "PPO" network to help maximize your dental benefits. By selecting a participating "PPO" dentist or specialist, you increase your savings, allowing your dental benefits dollars to go further.

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## Highlights of dental plan options

		Delta Dental — High Option	Delta Dental — Basic Option	
Choice of providers		Any licensed dentist	Any licensed dentist	
Annual maximum benefit		\$1,750 per person	\$1,000 per person	
Annual deductible (applies to Basic and Major services)		\$25 per person	\$25 per person	
Covered services	Diagnostic and preventive (oral exams, x-rays, teeth cleaning)	Plan pays 100%; not subject to the deductible	Plan pays 100%; not subject to the deductible	
	Minor services (fillings, oral surgery/extractions)	Plan pays 80% after the deductible	Plan pays 30% after the deductible	
	Major services (all services subject to the deductible)	Dentures/bridgework	Plan pays 50%	Plan pays 30%
		Crowns	Plan pays 50%	Plan pays 30%
		Periodontics	Plan pays 50%	Plan pays 30%
		Dental implants	Plan pays 50%	Plan pays 30%
	Orthodontia (for dependent child)	Plan pays 50%; \$1,500 lifetime maximum per person	Plan pays 50%; \$750 lifetime maximum per person	
<i>Healthy Mouth, Healthy Body Program</i>	Members who are pregnant or who have diabetes can receive three cleanings in a year after submitting a one-time application to Delta Dental.	Members who are pregnant or who have diabetes can receive three cleanings in a year after submitting a one-time application to Delta Dental.		
Monthly premium for full-time employee	Employee-only coverage	\$7	\$0	
	Employee + spouse coverage	\$17	\$0	
	Employee + child(ren) coverage	\$17	\$0	
	Family coverage	\$27	\$0	

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### Healthy Mouth, Healthy Body Program

Recent research indicates growing evidence that connects oral health to overall general health. Our dental options offer a program to assist in better oral health for diabetic members and expectant mothers by offering an additional cleaning during the calendar year. To enroll, obtain a *Healthy Mouth, Healthy Body* enrollment form from the Benefits intranet site or by calling Delta Dental, and return

the completed form to Delta Dental. Once enrolled, you can talk to your dentist about scheduling a third appointment.

### For more information

The Benefits website is available to you 24 hours a day, seven days a week. For questions about specific plan benefits, contact Delta Dental.

Additional Information			
	Customer Service	Web Access	Searching for In-Network Providers
Delta Dental (High or Basic) <i>Contract #008450 plus</i>	1-800-955-2030	<a href="http://www.deltadentalky.com">www.deltadentalky.com</a>	Delta Dental Premier or Delta Dental PPO — Access Web address. Click on <b>Dentist Search</b> . Select <b>Delta Dental Premier</b> or <b>Delta Dental Premier PPO</b> under <b>Product Selection</b> and click on <b>Select Product</b> . Follow screen instructions to continue your search.