

# Delta Dental of Ohio Niles City Schools



Plan A

**Delta Dental PPO (Point-of-Service)**  
**DENTAL BENEFIT HIGHLIGHTS**  
*Coverage effective January 1, 2023*

	Plan Pays		
	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-participating Dentist*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> - to temporarily relieve pain	100%	100%	100%
<b>Sealants</b> - to prevent decay of permanent teeth	100%	100%	100%
<b>Brush Biopsy</b> - to detect oral cancer	100%	100%	100%
<b>Radiographs</b> - X-rays	100%	100%	100%
<b>Basic Services</b>			
<b>Minor Restorative Services</b> - fillings and crown repair	80%	80%	80%
<b>Endodontic Services</b> - root canals	80%	80%	80%
<b>Periodontic Services</b> - to treat gum disease	80%	80%	80%
<b>Oral Surgery Services</b> - extractions and dental surgery	80%	80%	80%
<b>Other Basic Services</b> - misc. services	80%	80%	80%
<b>Major Services</b>			
<b>Major Restorative Services</b> - crowns	50%	50%	50%
<b>Relines and Repairs</b> - to prosthetic appliances	50%	50%	50%
<b>Prosthetic Services</b> - bridges, implants, and dentures	50%	50%	50%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> - braces	60%	60%	60%
<b>Orthodontic Age Limit</b>	No Age Limit		

\* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.

**Maximum Payment** - \$1,000 per person total per calendar year on diagnostic & preventive, basic services, and major services. \$1,500 per person total per lifetime on orthodontics.

**Deductible** - \$50 deductible per person total per calendar year limited to a maximum deductible of \$150 per family per calendar year on all services except diagnostic and preventive services, emergency palliative treatment, sealants, brush biopsy, X-rays, and orthodontic services.

## Join Ohio's largest dental benefits family!

As a client of Delta Dental of Ohio, your employees will have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier. With 4 out of 5 dentists participating nationwide, these two networks provide superior access to care as well as reduced fees through our agreements with participating dentists. Lower claims costs mean lower rates! Plus, your employees cannot be balance billed - giving them added savings. Enrollees can visit nonparticipating dentists, but they can be balance billed and may have to pay more.

### Online Access

Our HIPAA compliant e-commerce capabilities let benefit managers and enrollees conduct business securely over the Internet. Benefit managers can update eligibility in real time, even while your employee is at the dentist. Your members can find a participating dentist, check benefits, select paperless notices, review claims and amounts used toward maximums or deductibles, print ID cards, and more at their convenience using our Consumer Toolkit.

### Quick and Accurate

We process and pay 90% of claims within 10 days with 99% accuracy - just another reason why we retain nearly 99% of our subscribers each year and 96% of our client groups renew their dental benefits with Delta Dental.

## Rating Assumptions

The plan specifications are subject to Delta Dental's standard exclusions and limitations, including:

- No pre-existing condition exclusions or limitations.
- Oral exams (including evaluations by a specialist) are payable twice per calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year.
- Fluoride treatments are payable twice per calendar year for people up to age 19.
- Bitewing X-rays are payable once per calendar year and full mouth X-rays (which include bitewing X-rays) are payable once in any five-year period.
- Sealants are payable once per tooth per lifetime for first permanent molars up to age nine and second permanent molars up to age 14. The surface must be free from decay and restorations.
- Posterior composite resin restorations are covered services.
- Crowns, bridges, dentures and implants are payable once per tooth per five-year period.

Children under age 26 are eligible for benefits, including children who are married, who do not live with the Subscriber, who are not dependents for Federal income tax purposes, and/or who are not permanently disabled.

## Quality Dental Program

Delta Dental offers world-class customer service from our certified Center of Excellence call center, as awarded by Benchmark Portal. Delta Dental's customer service operation is recognized for superior performance on both cost and quality-related metrics as compared to our industry peers. The award is one of the most highly sought after prizes in the customer service and support industry.

## Passport Dental<sup>SM</sup>

Your members can receive expert dental care when they are outside of the United States through our Passport Dental program. Passport Dental gives Delta Dental's enrollees access to a worldwide network of dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help them schedule care. Delta Dental coverage outside of the United States is the same as Delta Dental coverage within the United States.

## THANK YOU!

Thank you for giving Delta Dental the opportunity to provide you with a proposal. We encourage you to call us so that Niles City Schools can join the more than 5,700 client groups who enjoy the advantages of a dental program administered by Delta Dental of Michigan, Ohio, North Carolina and Indiana. We look forward to doing business with you!