



# Your Dental Benefits

## Specially Prepared for the Employees of *City Of Fond du Lac* *PPO High Plan*

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.

<b>Benefit Plan Design</b>	<b>Delta Dental PPO<sup>®</sup></b> <small>When you see a Delta Dental PPO provider</small>	<b>Delta Dental Premier</b> <small>When you see a Delta Dental Premier or any other provider*</small>
<b>Individual Annual Maximum</b>	\$1,000	\$1,000
<b>Deductible</b>	<b>Individual</b> \$25 <b>Family</b> \$75	\$25 \$75
<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 <sup>^</sup>	100%	100%
X-rays	100%	100%
Sealants <sup>^</sup>	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
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
CheckUp Plus	Yes	Yes

Regardless of the provider you see, you will be responsible for your plan's deductible, coinsurance, and fees for services that are not covered benefits under your plan.

\*If you visit an out-of-network provider, you will be responsible for the difference between the provider's charges and the amount your Delta Dental plan pays.

<sup>^</sup>Age limitations may apply.

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### 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
  - High risk cardiac conditions
  - Kidney disease
  - Weakened 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 provider at [www.deltadentalwi.com](http://www.deltadentalwi.com), or by calling 800-236-3712.

#### ***CheckUp Plus™***

- CheckUp Plus™ lets you obtain diagnostic and preventive services - including examinations, X-rays, regular cleanings and other related treatments - without the costs of those services applying to your individual annual maximum.
- The full value of your annual maximum is applied to the benefits you receive for basic and major restorative services.
- CheckUp Plus™ promotes regular visits to the provider for exams and cleanings, which can improve your oral health and overall health.

### 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 provider to send the treatment plan to Delta Dental. The plan will be reviewed by Delta Dental and you and your provider will receive a **Predetermination of Benefits** form. You and your provider 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 provider, evaluate your oral health and learn ways to improve and protect it.

Visit [www.deltadentalwi.com](http://www.deltadentalwi.com) for eligibility, claims or provider information.

We are also 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!