

Delta Dental PPO (Standard) Summary of Dental Plan Benefits For Group# 0414-0001 DePauw University Retirees

This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the dentist's network participation.*

Control Plan Delta Dental of Indiana

Benefit Year January 1 through December 31

Covered Services

| | | Delta Dental Premier Dentist | Nonparticipating Dentist | | |
|---|-----------|---------------------------------|--------------------------|--|--|
| | Plan Pays | Plan Pays* | Plan Pays* | | |
| Diagnostic & Preventive | | | | | |
| Diagnostic and Preventive Services exams, cleanings, fluoride, and space maintainers | 100% | 100% | 100% | | |
| Emergency Palliative Treatment to temporarily relieve pain | 100% | 100% | 100% | | |
| Sealants to prevent decay of permanent teeth | 100% | 100% | 100% | | |
| Brush Biopsy to detect oral cancer | 100% | 100% | 100% | | |
| Radiographs X-rays | 100% | 100% | 100% | | |
| Basic Services | | | | | |
| Minor Restorative Services fillings and crown repair | 50% | 50% | 50% | | |
| Endodontic Services root canals | 50% | 50% | 50% | | |
| Periodontic Services to treat gum disease | 50% | 50% | 50% | | |
| Oral Surgery Services extractions and dental surgery | 50% | 50% | 50% | | |
| Major Restorative Services crowns | 50% | 50% | 50% | | |
| Other Basic Services misc. services | 50% | 50% | 50% | | |
| Relines and Repairs to bridges, implants, and dentures | 50% | 50% | 50% | | |
| Major Services | | | | | |
| Prosthodontic Services bridges, implants, and dentures | 50% | 50% | 50% | | |

^{*} When you receive services from a Delta Dental Premier or Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's PPO Dentist Schedule (or the 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.

Three oral exams (including evaluations by a specialist) are payable per calendar year.

Prophylaxes (cleanings) are payable twice per calendar year.

People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment.

Fluoride treatments are payable once 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 three-year period.

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