

Town of Lexington

Dual Option Dental Plan

Overview

DeltaPremier 4,800 Dentists	DeltaCare 400 Dentists
100% Coverage on Type I Services Diagnostic Preventive	Covered Services* Diagnostic Preventive Restorative Oral Surgery Periodontics Endodontics Prosthodontics, Removable Prosthodontics, Fixed Adjunctive General Services
80% Coverage on Type II Services Restorative Oral Surgery Periodontics Endodontics Prosthetic Maintenance Emergency Dental Care General Anesthesia for Covered Surgical Services	* All services must be provided by a DeltaCare primary care dentist and are subject to the DeltaCare Patient CoPayment Schedule. Limited out-of-network benefit, subject to a \$100 per person deductible which is applicable to all services.
50% Coverage on Type III Services Major Restorative Prosthodontics	
<u>Plan Year Deductible*</u> (Type II and III Services)	<u>Calendar Year Deductible</u>
\$50 per person \$100 family maximum	None
<u>Plan Year Maximum*</u>	<u>Calendar Year Maximum</u>
\$1,000 per person	Unlimited
Dependents covered up to age 19. Full-time students covered up to age 26.	Dependents covered up to age 19. Full time students covered up to age 26.
<u>Orthodontia</u> 50% of usual & customary charges \$500 lifetime maximum Age Limit: 19	
* Plan Year = July 1 through June 30	
Effective Date: July 1, 1997	

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<p>DeltaPremier is a great plan for employees who value flexibility and freedom of choice.</p> <p><i>As a DeltaPremier member, you'll enjoy:</i></p> <p>Flexibility in choosing your dentist: With DeltaPremier, you're free to choose your dentist from our network of over 4,800 dentists. And since we have 95% of the state's dentists, your dentist most likely participates in our network.</p> <p>Low out-of-pocket costs: DeltaPremier dentists generally accept lower fees from Delta Dental members.</p> <p>No claims forms: DeltaPremier dentists prepare and submit claims forms—so you don't have to.</p> <p>Direct Payment: Delta Dental pays the dentist directly, so you don't have to pay up-front and then wait for a reimbursement check.</p> <p>Out-of-network benefits: For non-participating Massachusetts dentists, Delta will cover up to 80% of the median charge of network dentists. For out-of-state dentists, Delta will base coverage on either the dentist's fee or the customary fee (90th percentile) for the geographic area—whichever is lower.</p>	<p>DeltaCare is the plan of choice for employees looking for quality care with a focus on preventing costly, serious dental problems.</p> <p><i>As a DeltaCare member, you'll enjoy:</i></p> <p>Managed care: Through this managed care plan, you and each member of your family will choose a primary care dentist (PCD) who will coordinate your general and specialty care.</p> <p>Low out-of-pocket costs: Most preventive and diagnostic services are covered at 100%. You'll pay the amount specified in your co-payment schedule for other services.</p> <p>Quality Assurance: We hold DeltaCare providers to the high standards set forth by the National Committee on Quality Assurance.</p> <p>No network deductibles or annual limits</p> <p>No claim forms: DeltaCare dentists handle virtually all of your paperwork for you.</p> <p>Flexibility in choosing PCDs: You can change your PCD at any time by calling our DeltaCare unit and requesting the change.</p> <p>Out-of-network benefits: Because DeltaCare provides only minimal coverage for services performed by out-of-network providers, we encourage members to receive all dental care from their DeltaCare dentist. Each member who receives care from an out-of-network or out-of-state dentist must satisfy a \$100 annual deductible. In addition, coverage is 20% lower than coverage offered through DeltaCare dentists.</p>

Please see the reverse side of this page for more information about your dual option dental plan.