

BLUE SPRINGS SCHOOL DISTRICT



Delta Dental of Missouri

About Delta Dental...

Delta Dental is a not-for-profit corporation and the largest and most experienced provider of dental benefits in the nation. Delta Dental covers one out of every four Americans who have dental insurance.

Participating Dentists...

Over 148,000 dentist locations nationwide participate in the Delta Premier program. Although you may visit the dentist of your choice to receive services, there are advantages to using a Delta Dental **participating dentist**:

- Delta Dental dentists file claims for you.
- Your dental benefits are paid directly to Delta Dental dentists.
- Delta Dental dentists will only charge you for your program deductible, co-payments and any non-covered charges.
- Delta Dental dentists will not charge you for the amount over Delta's maximum plan allowance.

Nonparticipating Dentists...

If you receive services from a nonparticipating dentist:

- You will be responsible for filing your own claim forms.
- Delta Dental's benefit payment will be made directly to you.
- Benefit payments will be based on the fee charged by the majority of dentists.
- You will be responsible for the difference between the dentist's charge and Delta Dental's benefit payment.

Locating a Participating Dentist...

To determine if your dentist participates with Delta Dental or to select a participating dentist in your area:

- Ask your dentist if he or she participates in the **Delta Premier** program, or
- **Review a Delta Dental provider directory**, or
- Call Delta Dental Customer Service at **1-800-392-1167 (St. Louis 314-656-3001)**, at the prompts press **1 - 1 - 9** and a representative will assist you, or
- Visit Delta Dental's web site www.deltadentalmo.com and select a DeltaPremier network dentist.

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Program Provisions:

EFFECTIVE JULY 1, 2006:

- Individual benefit maximum per calendar year: \$1,000
- Separate Orthodontic lifetime maximum: \$1,000
- **Individual deductible per calendar year: \$25**
- **Family deductible limit: \$75**
- Deductible applies to: Basic and Major Services
- Benefit payments are based on the maximum plan allowance
- Dependent Age Limit: 19; 24 if a full-time student.

Preventive Dental Services: Program Pays 80%

- Routine periodic examinations, twice in any calendar year
- Bitewing and periapical x-rays as required
- Full-mouth x-rays, once in any 36 consecutive months
- Prophylaxis (cleaning and scaling), twice in any calendar year
- Topical fluoride application to age 19, once in any benefit period
- Palliative emergency treatment as required
- Space maintainers for prematurely lost teeth in children to age 16, once in five years
- Sealants: For dependent children to age 19, limited to caries-free first and second permanent molars, once in 5 years

Basic Dental Services: Program Pays 80%

- Fillings: Amalgam (silver) fillings; composite (white) fillings on front teeth
- Synthetic porcelain and plastic restorations
- Periodontics: Treatments for the diseases of the gums and bone supporting the teeth
- Endodontics: Includes pulpal therapy and root canal filling
- Extractions: Provides for simple and surgical extractions
- Oral Surgery
- General Anesthesia – when administered by a dentist properly licensed to administer general anesthesia for certain covered procedures
- Denture repair/reline

Major Dental Services: Program Pays 50%

- Prosthetics: Bridges and dentures, once in five years
- Crowns, jackets, labial veneers, inlays and onlays when required for restorative purposes, once in five years

Orthodontic Services: Program Pays 50%

- Orthodontic Care: Treatment for correction of malposed teeth to establish proper occlusion through the movement of teeth or their maintenance in position. Applies to dependent children to age 19 who begin treatment on or after the benefit effective date and their coverage effective date.

Listed above are some of the services, equipment and supplies covered under your program. A more complete list of covered services and supplies, and limitations/exclusions is contained in your SPD.

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