



Blue Springs School District Buy Up Plan Delta Dental Premier

Highlights of Dental Benefits and Covered Services	Delta Pays*
Diagnostic and Preventive Services <ul style="list-style-type: none"> ➤ Oral exams - twice per calendar year ➤ Cleanings - twice per calendar year ➤ Bitewing and Periapical x-rays – as required ➤ Full-mouth x-rays - once every 36 months ➤ Fluoride treatment - once per calendar year for dependents under age 19 ➤ Space maintainers - for dependents under age 16 once every 5 years ➤ Sealants – for dependent children under age 19, limited to non-decayed, non-restored 1st and 2nd permanent molars, once every 5 years 	90%
Basic Services <ul style="list-style-type: none"> ➤ Fillings - Amalgam (silver) and composite (white) fillings – when composite fillings are placed in molar teeth, benefits are based on that of an amalgam filling ➤ Periodontics – treatment for the diseases of the gums and bone supporting the teeth ➤ Endodontics – includes pulpal therapy and root canal filling ➤ Oral Surgery – including simple and surgical extractions ➤ Denture repairs and relines ➤ General Anesthesia – in conjunction with a covered surgical procedure 	90%
Major Services <ul style="list-style-type: none"> ➤ Crowns, jackets, labial veneers, inlays and onlays – when required for restorative purposes once every 5 years ➤ Prostodontics (partial or complete dentures and fixed bridges) – if an existing bridge or denture cannot be made serviceable, a replacement will be covered only once every 5 years but not during the first 12 months of coverage 	50%
Orthodontic Services <ul style="list-style-type: none"> ➤ For dependent children to age 19 who begin treatment while covered by this plan 	50%
Calendar Year Deductible (applies to Basic and Major Services only)	\$25 per individual \$75 family limit
Calendar Year Benefit Maximum	\$2,000 per person
Separate Lifetime Orthodontic Maximum	\$1,000 per eligible dependent
Dependent age limit: 19; 24 if a full-time student	

*Please refer to Choosing a dentist on the reverse side of this page.



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. The Delta Dental Premier network is the largest network of participating dentists in the nation and includes over 75% of all practicing dentists.

How to use your program

To use the program, simply call the dental office of your choice and make an appointment. During your first appointment, present your Delta Dental ID card to your dentist.

Choosing a Dentist

Delta Dental gives you the freedom to visit the dentist of your choice and to select any dentist on a treatment by treatment basis. However, there are many advantages to using a Delta Dental Premier participating dentist. It is important to remember your out-of-pocket costs may be more if you receive services from a non-participating dentist.

Delta Dental Premier Participating Dentists

Over 176,000 dental office locations in the nation participate in Delta Dental Premier. These dentists have participating agreements with Delta Dental which require them to:

- Accept the amount that Delta Dental determines to be the maximum plan allowance for each covered service as the most they will charge – which means no balance billing.
- Complete and submit dental claims for members and abide by Delta's policies.
- Charge members only their deductible, co-insurance, and costs for non-covered services at the time of visit because Delta Dental pays the dentist directly.

Non-participating Dentists

If you receive services from a non-participating dentist:

- You may be required to complete and submit your own claim forms to Delta Dental.
- Delta Dental's benefit payment will be made directly to you so you may be required to pay the dentist in full at the time services are rendered.
- Benefit payments will be based on the amount Delta Dental determines to be the maximum plan allowance for the area in which the service is provided. Maximum plan allowances for non-participating dentists' services may be lower than maximum plan allowances for participating dentists.
- Non-participating dentists have not agreed to accept Delta's maximum plan allowance as the most they can charge. This means that you will be responsible for the difference between the dentist's charge and Delta Dental's benefit payment for covered services. **Your out-of-pocket expenses may be more when you use a non-participating dentist.**

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 Dental Premier** program, or
- Search on-line at **www.deltadental.com**, or
- Call Delta Dental Customer Service at **1-800-335-8266**
- Review a participating dentist directory available through your Benefits Administrator

This is intended to be a summary only. Please refer to your Summary Plan Description (SPD) for a more complete listing of covered services including limitations and exclusions.