



Your Dental Benefits

Specially Prepared for the Employees of *School District of New Holstein*

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.

Benefit Plan Design	Delta Dental PPO <small>When you see a Delta Dental PPO dentist</small>	Delta Dental Premier <small>When you see a Delta Dental Premier or any other dentist</small>
Individual Annual Maximum	\$1,500	\$1,500
Deductible	\$0	\$0
Dependent Eligibility Dependents are eligible age 26; except as noted for orthodontics below.		
Diagnostic & Preventive Services		
Exams	100%	100%
Cleanings	100%	100%
Fluoride treatments	100%	100%
X-rays	100%	100%
Sealants	100%	100%
Space maintainers	100%	100%
Emergency treatment to relieve pain	100%	100%
Basic & Major Services		
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	80%	80%
Bridges and dentures	80%	80%
Repairs and adjustments to bridges and dentures	80%	80%
Orthodontic Services		
Coverage copayment	50%	50%
Individual lifetime maximum	\$1,500	\$1,500
Dependents eligible to age	25	25
Full-time students eligible to age	25	25
Adult ortho	Yes	Yes
Special Plan Provisions (see following pages for more information)		
Evidence-Based Integrated Care Plan	Yes	Yes
Vision Discount Program	Yes	Yes

Occlusal Adjustments are covered at 100% with a \$100 lifetime limit.

Finding a Network Dentist

Faster, easier, friendlier – that’s the way everyone wants information. At Delta Dental of Wisconsin, we’ve made our dentist directories accessible online and by phone.

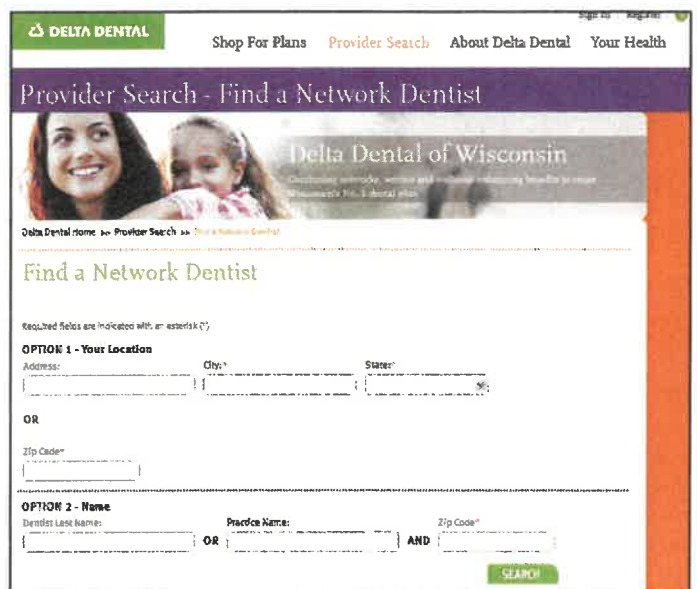
Delta Dental has more than 145,000 participating dentists in our networks across the United States. More than three-fourths of U.S. dentists are associated with Delta Dental.

On the Web

1. Our user-friendly website lets you find a dentist quickly and easily. Go to DeltaDentalWI.com and click the “Provider Search” tab and “Find A Network Dentist” in the drop-down box. Enter your address, city, and state, or ZIP code. Additional search criteria allows you to search for dentists by their last name or practice name, and ZIP code.
2. Dentist listings will appear, with network affiliation (Delta Dental PPO or Delta Dental Premier) noted. You can then narrow your search to Delta Dental PPO or Delta Dental Premier network dentists, and narrow or broaden your search radius.
3. You can also narrow your search by specialty, gender, language spoken, and hours of operation.
4. Your search results can be sorted by name, contact information, and driving distance. This list can be printed, emailed, or saved as a PDF.

By Phone

To access our dentist directories from a touch-tone phone, call [800-236-3712](tel:800-236-3712) and follow the automated instructions. Participating dentists are searched by ZIP code.



Choosing a Dentist

As a Delta Dental subscriber, you may see any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental's two dentist networks.

Dentists in the Delta Dental PPO network offer significant fee reductions to Delta Dental patients. This minimizes your out-of-pocket costs.

You can also choose a dentist from the Delta Dental Premier network. More than 90 percent of Wisconsin dentists and more than three-fourths of dentists nationwide are members of the Delta Dental Premier network. It is by far the largest dentist network in Wisconsin and nationwide. Fee savings with Delta Dental Premier are not as great as with Delta Dental PPO, though Delta Dental Premier offers many advantages versus non-network dentists. The table below illustrates some of the advantages of Delta Dental network dentists.

You will receive an Explanation of Benefits statement describing what has been paid on your claim and the amount you owe your dentist.

	Delta Dental PPO	Delta Dental Premier	Non-Network
Claim Payments	Claim payments are sent directly to the dentist.	Claim payments are sent directly to the dentist.	Claim payments are sent to the patient. Because of this, the dentist may require you to pay the full cost of treatment up-front .
Agreed-to Fees	Dentist agrees to a reduced fee schedule, minimizing your out-of-pocket costs. If the dentist's normal charge is higher than the fee schedule, the dentist can't pass on the balance to you.	Dentist agrees to accept Delta Dental's Maximum Plan Allowance. If the dentist's normal charge is higher than the MPA, the dentist can't pass on the balance to you.	No limits on what dentist may charge. If the dentist's normal charge is higher than Delta Dental's Maximum Plan Allowance, the dentist can pass on the balance to you.
Treatment guarantees	Contract includes provisions to repair or replace dental restorations should they fail within 24 months.	Contract includes provisions to repair or replace dental restorations should they fail within 24 months.	No guarantees.

Savings Example	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-network Dentist
Dentist's normal fee	\$720	\$720	\$720
Allowed amount	\$590	\$680	\$680
Dentist fee adjustment due to Delta Dental agreement	\$130	\$40	\$0
50% benefit paid by plan	\$295	\$340	\$340
Out-of-pocket cost for patient	\$295	\$340	\$380

The most accurate and up-to-date information on Delta Dental PPO and Delta Dental Premier dentists is available on our website at www.deltadentalwi.com, or by calling Delta Dental toll free at 800-236-3712.

Smarter Dental Plans

Expanded dental benefits for those who need them most

A variety of medical conditions have oral health implications. Your group dental coverage includes Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP), which provides additional cleaning(s) and/or fluoride treatments to people with these conditions. These benefits can play an important role in the management of these medical conditions.

If you have one or more of the conditions you can enroll yourself or your dependents, or your dentist can enroll you. Once you enroll, you are immediately eligible for the EBICP benefits.

How to enroll

- Go to www.deltadentalwi.com.
- Click on the link under the headline "EBICP: A Smarter Dental Plan."
- Near the top of that page, you'll see a link for subscribers to click to verify EBICP eligibility. (If you are not already a registered user of Delta Dental's Subscriber Connection services, you will need to establish a username and password. This is done to protect the confidentiality of your personal health information.)
- After you have successfully logged in, you can enter or update the health information required to qualify for extra benefits for yourself and/or your dependents. You will be immediately eligible for those benefits.
- You may also enroll in EBICP by calling Delta Dental's Benefit Center at 800-236-3712.

Condition	Expanded benefit	
	Additional cleaning(s)	Topical fluoride
Cancer therapy	2	1
Suppressed immune systems	2	1
Periodontal disease*	2	1
High risk cardiac conditions	2	
Kidney failure or dialysis	2	
Diabetes	2	
Pregnancy	1	

This chart provides a brief summary of additional benefits to persons enrolled in EBICP. Go to www.deltadentalwi.com/EBICP for details regarding each listed condition and additional benefits offered. Frequency limitations may apply. Refer to your handbook or call our Benefit Center at 800-236-3712.

* Periodontal cleanings may fall under basic services and may not be covered 100% by the EBICP plan. If you have questions regarding coverage for periodontal cleanings, please contact the Benefit Center at 800-236-3712 before services are performed.

Online Services for Members

Experience. A simpler web.

Delta Dental makes it easy for you to log on, find the information you need, and get on with your day – no matter what device you're working on. Our site is easily accessible from your PC, laptop, tablet (such as iPad or Kindle), or from your mobile phone.

Access online services in a few easy steps:

- 1 Visit DeltaDentalWI.com
- 2 Click on "I am a Member"
- 3 Log in with your Username & Password



New to Delta Dental?

Creating an account is easy. You'll need your Delta Dental member number (located on your ID card) and date of birth to get started. Click "enroll here" to create your account.*

Secure services for members:

- View and print ID cards
- Access your dental benefits and utilization information
- Check claims and review claim history
- View EOBs online
- Verify copays and deductibles

Find an in-network dentist:

There's no need to log in. Click on the "Provider Search" tab from the top menu and select "Find A Network Dentist" from the drop-down box. Then enter your address, ZIP code, or dentist's name to view a list of providers. You can easily narrow your results by network, specialty, language spoken, office hours, accepting new patients, and/or wheelchair accessible.

Additional online tools:

In addition to our secure member services, DeltaDentalWI.com provides the latest oral health information, access to an oral health risk assessment, and cost estimation tools.

Designed with your smile in mind.

*You cannot register for online access prior to your effective date of coverage.

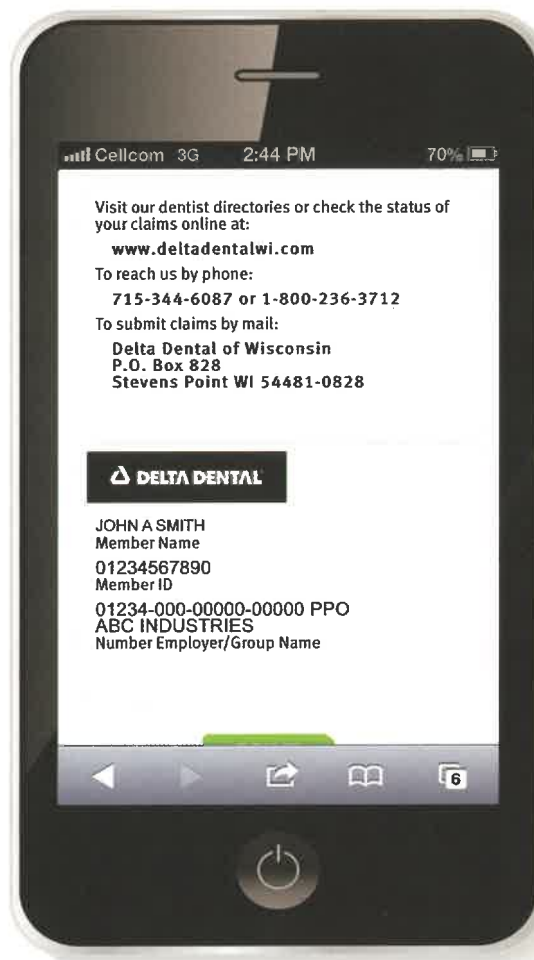
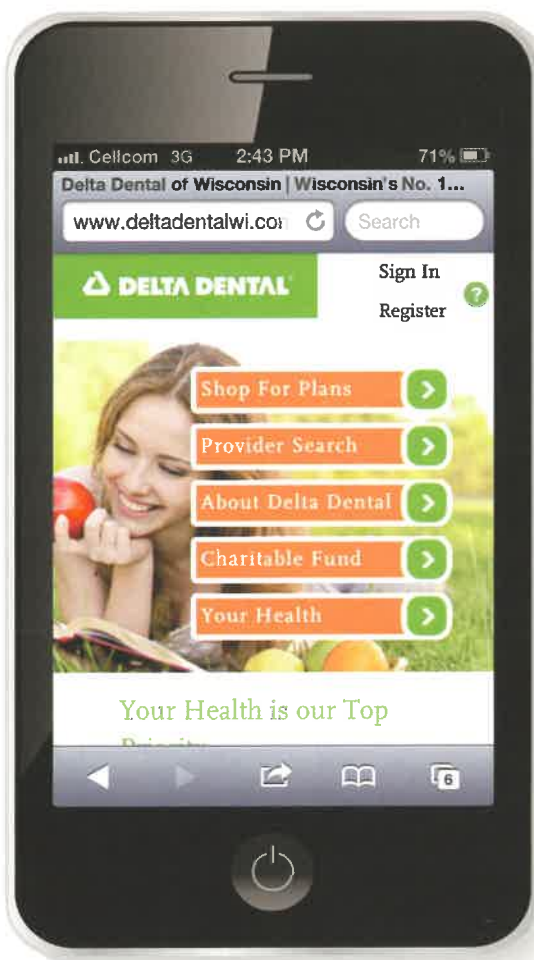
Online Services for Members

Accessible 24/7 ... even from your phone!

All of our online member tools (such as dentist search and ID Cards) can be accessed 24/7 from your smartphone. So you have your dental insurance information with you wherever you go.

Search for a provider

View your ID card



Designed with your smile in mind.

