

Dental Highlights

Open Enrollment

Nov. 16 – 30, 2009

Online only — 100% paperless 

Understanding your options

As an eligible employee, two dental options, administered by Delta Dental, are available to you and your eligible dependents:

- High Option; or
- Basic Option.



2010 changes

- Dental implants started after Jan. 1, 2010 will be covered under Major services.
- Enhanced coverage for composite fillings (white fillings) in posterior teeth.
- Delta Dental's new *Healthy Mouth, Healthy Body* program: Members who are pregnant or who have diabetes can receive three cleanings in a year after submitting a one-time application.
- The annual maximum benefit for the High option increases to \$1,750 per person.
- Offering Delta Dental "PPO" network for lower fees.

How the options work

Both dental options provide coverage for:

- Diagnostic and Preventive services (oral exams, x-rays, teeth cleaning);
- Minor services (fillings, oral surgery/extractions);
- Major services (dentures, crowns, periodontics, dental implants); and
- Orthodontia.

diagnostic care by paying 100% of the allowable amount. Oral exams and teeth cleaning are limited to two exams per calendar year. For Minor and Major services, you pay a co-insurance after meeting a \$25 per person annual deductible. The co-insurance amounts differ by option, with the High option paying a higher percentage of the allowable amount for covered services than the Basic option. Dental benefits are limited to annual maximum benefit amounts, which differ by option.

New — Delta Dental Networks

The High and Basic options allow you to receive benefits from any licensed dentist. If you use a participating Delta Dental "Premier" network dentist, however, you will not be billed for charges that exceed the plan's allowable amount for covered services. Beginning Jan. 1, 2010, Delta Dental will offer a "PPO" network to help maximize your dental benefits. By selecting a participating "PPO" dentist or specialist, you increase your savings, allowing your dental benefits dollars to go further.

The High and Basic options emphasize preventive and

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Highlights of dental plan options

		Delta Dental — High Option	Delta Dental — Basic Option	
Choice of providers		Any licensed dentist	Any licensed dentist	
Annual maximum benefit		\$1,750 per person	\$1,000 per person	
Annual deductible (applies to Basic and Major services)		\$25 per person	\$25 per person	
Covered services	Diagnostic and preventive (oral exams, x-rays, teeth cleaning)	Plan pays 100%; not subject to the deductible	Plan pays 100%; not subject to the deductible	
	Minor services (fillings, oral surgery/extractions)	Plan pays 80% after the deductible	Plan pays 30% after the deductible	
	Major services (all services subject to the deductible)	Dentures/bridgework	Plan pays 50%	Plan pays 30%
		Crowns	Plan pays 50%	Plan pays 30%
		Periodontics	Plan pays 50%	Plan pays 30%
		Dental implants	Plan pays 50%	Plan pays 30%
	Orthodontia (for dependent child)	Plan pays 50%; \$1,500 lifetime maximum per person	Plan pays 50%; \$750 lifetime maximum per person	
<i>Healthy Mouth, Healthy Body</i> Program	Members who are pregnant or who have diabetes can receive three cleanings in a year after submitting a one-time application to Delta Dental.	Members who are pregnant or who have diabetes can receive three cleanings in a year after submitting a one-time application to Delta Dental.		
Monthly premium for full-time employee	Employee-only coverage	\$7	\$0	
	Employee + spouse coverage	\$17	\$0	
	Employee + child(ren) coverage	\$17	\$0	
	Family coverage	\$27	\$0	

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New — Healthy Mouth, Healthy Body Program

Recent research indicates growing evidence that connects oral health to overall general health. In 2010, our dental options will offer a program to assist in better oral health for diabetic members and expectant mothers by offering an additional cleaning during the calendar year. To enroll, obtain a *Healthy Mouth, Healthy Body* enrollment form from the Benefits intranet site or by calling Delta Dental, and return the completed form to Delta Dental. Once enrolled, you can talk to your dentist about

scheduling a third appointment.

For more information

The Benefits Web site is available to you 24 hours a day, seven days a week. For questions about specific plan benefits, contact Delta Dental.

Additional Information		Customer Service	Web Access	Searching for In-Network Providers
Delta Dental (High or Basic) <i>Contract #008450 plus</i>	1-800-955-2030	www.deltadentalky.com	Delta Dental Premier or Delta Dental PPO — Access Web address. Click on Dentist Search . Select Delta Dental Premier or Delta Dental Premier PPO under Product Selection and click on Select Product . Follow screen instructions to continue your search.	