

2009 Dental Plan Highlights

Note: This chart is a summary only. If the information differs from that of the official plan documents, the plan documents will govern. For details, contact the insurance carrier.

Benefit	Delta Dental Premier In-Network	Delta Dental Premier Out-of-Network	Delta Dental Limited PPO ³
Calendar year maximum	\$1,000 per person	\$1,000 per person	No annual maximum
Calendar year deductible	\$75 per person; \$225 per family	\$75 per person; \$225 per family	No deductible
Class I — preventive and diagnostic care (initial and periodic exams, cleanings, routine X-rays)	100%; <u>no</u> deductible	100% of MPA ¹ ; <u>no</u> deductible	100% for most benefits (except space maintainer)
Class II — basic restorative care (fillings to include posterior composites, extractions, root canal, periodontal treatment)	80%; <u>no</u> deductible	80% of MPA ¹ ; <u>no</u> deductible	100% of some services; flat-dollar amount set for other services
Class III — major restorative care (crowns, dentures, bridges)	50% <u>after</u> deductible	50% of MPA ¹ <u>after</u> deductible	Flat-dollar amount set for most services
Class IV — Orthodontia (braces)	50% <u>after</u> deductible; \$100 lifetime deductible ² ; \$1,000 lifetime maximum	50% of MPA ¹ <u>after</u> deductible; \$100 lifetime deductible ² ; \$1,000 lifetime maximum	Flat-dollar amount set for all services
Class V — Temporomandibular joint syndrome (TMJ)	50% <u>after</u> deductible; \$100 annual deductible ² ; \$750 lifetime maximum	50% of MPA ¹ <u>after</u> deductible; \$100 annual deductible ² ; \$750 lifetime maximum	Not a covered benefit

¹ Maximum plan allowance (MPA). You are not responsible for charges over the MPA if you go to a participating Delta Dental dentist. You are responsible for charges over the MPA if you go to a non-participating dentist.

² These deductibles are in addition to the plan deductible.

³ Under the Delta Dental Limited PPO, you must visit a Dentist in the Delta Dental PPO network or you will not receive benefits; however, you do not need to choose a primary care dentist. There are no out-of-network benefits available with this plan.