DeltaCare® USA

Dental Health Care Program
for Eligible Employees
and Dependents

CA13A

Combined Evidence of Coverage and Disclosure Form

Provided by:
Delta Dental of California
12898 Towne Center Drive
Cerritos, CA 90703-8546
800-422-4234

www.deltadentalins.com
This booklet is a Combined Evidence of Coverage and Disclosure Form (“EOC”) for your DeltaCare USA Dental HMO Program (“Program”) provided by Delta Dental of California (“Delta Dental”). The Program has been established and is administered in accordance with the provisions of a Group Dental Service Contract (“Contract”) issued by Delta Dental.

THE EOC CONSTITUTES ONLY A SUMMARY OF THE PROGRAM. AS REQUIRED BY THE CALIFORNIA HEALTH & SAFETY CODE, THIS IS TO ADVISE YOU THAT THE CONTRACT MUST BE CONSULTED TO DETERMINE THE EXACT TERMS AND CONDITIONS OF THE COVERAGE PROVIDED UNDER IT.

A COPY OF THE CONTRACT WILL BE FURNISHED UPON REQUEST. ANY DIRECT CONFLICT BETWEEN THE CONTRACT AND THE EOC WILL BE RESOLVED ACCORDING TO THE TERMS WHICH ARE MOST FAVORABLE TO YOU. READ THIS EOC CAREFULLY AND COMPLETELY. PERSONS WITH SPECIAL HEALTHCARE NEEDS SHOULD READ THE SECTION ENTITLED “SPECIAL NEEDS”.

A STATEMENT DESCRIBING DELTA DENTAL’S POLICIES AND PROCEDURES FOR PRESERVING THE CONFIDENTIALITY OF MEDICAL RECORDS IS AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST.

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW HOW TO OBTAIN DENTAL BENEFITS.

The telephone number where you may obtain information about Benefits is 800-422-4234.
INFORMATION CONCERNING BENEFITS UNDER THE DeltaCare USA PROGRAM

THIS MATRIX IS INTENDED TO BE USED TO HELP YOU COMPARE COVERAGE BENEFITS AND IS A SUMMARY ONLY. THE COMBINED EVIDENCE OF COVERAGE AND DISCLOSURE FORM AND THE PLAN CONTRACT SHOULD BE CONSULTED FOR A DETAILED DESCRIPTION OF COVERAGE BENEFITS AND LIMITATIONS.

<table>
<thead>
<tr>
<th>(A) Deductibles</th>
<th>None</th>
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<tbody>
<tr>
<td>(B) Lifetime Maximums</td>
<td>None</td>
</tr>
<tr>
<td>(C) Professional Services</td>
<td>An Enrollee may be required to pay a Copayment amount for each procedure as shown in the Description of Benefits and Copayments, subject to the Limitations and Exclusions. Copayments range by category of service. Examples are as follows:</td>
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<tr>
<td></td>
<td>Diagnostic Services No Cost</td>
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<tr>
<td></td>
<td>Preventive Services No Cost - $ 50.00</td>
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<td></td>
<td>Restorative Services No Cost - $355.00</td>
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<td></td>
<td>Endodontic Services No Cost - $365.00</td>
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<td>Periodontic Services $ 35.00 - $300.00</td>
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<td></td>
<td>Prosthodontic Services $ 10.00 - $365.00</td>
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<tr>
<td></td>
<td>Oral and Maxillofacial Surgery No Cost - $115.00</td>
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<td>Orthodontic Services $25.00 - $2,100.00</td>
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<td></td>
<td>Adjunctive General Services No Cost - $165.00</td>
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<tr>
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<td>NOTE: Some services may not be covered. Certain services may be covered only if provided by specified Dentists, or may be subject to an additional charge. Limitations apply to the frequency with which some services may be obtained. For example: bitewing x-rays are limited to one series of four films in each six month period; replacement of complete dentures, crowns and bridges is limited to once in any five year period.</td>
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<tr>
<td>(D) Outpatient Services</td>
<td>Not Covered</td>
</tr>
<tr>
<td>(E) Hospitalization Services</td>
<td>Not Covered</td>
</tr>
<tr>
<td>(F) Emergency Dental Coverage</td>
<td>The Enrollee may receive a maximum Benefit of up to $100 per emergency for out-of-area Emergency Services</td>
</tr>
<tr>
<td>(G) Ambulance Services</td>
<td>Not Covered</td>
</tr>
<tr>
<td>(H) Prescription Drug Services</td>
<td>Not Covered</td>
</tr>
<tr>
<td>(I) Durable Medical Equipment</td>
<td>Not Covered</td>
</tr>
<tr>
<td>(J) Mental Health Services</td>
<td>Not Covered</td>
</tr>
<tr>
<td>(K) Chemical Dependency Services</td>
<td>Not Covered</td>
</tr>
<tr>
<td>(L) Home Health Services</td>
<td>Not Covered</td>
</tr>
<tr>
<td>(M) Other</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>

Each individual procedure within each category listed above, and which is covered under the Program has a specific Copayment, which is shown in the Description of Benefits and Copayments, in the Combined Evidence of Coverage and Disclosure Form.
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Definitions
As used in this booklet:

Benefits mean those dental services which are provided under the terms of the Group Dental Service Contract and described in this booklet.

Client means the applicant (employer or other organization) contracting to obtain Benefits for Eligible Employees.

Contract Dentist means a Dentist who provides services in general dentistry, and who has agreed to provide Benefits to Enrollees under this Program.

Contract Orthodontist means a Dentist who specializes in orthodontics, and who has agreed to provide Benefits to Enrollees under this Program.

Contract Specialist means a Dentist who provides Specialist Services, and who has agreed to provide Benefits to Enrollees under this Program.

Copayment means the amount charged to an Enrollee by a Contract Dentist for the Benefits provided under this Program.

Dentist means a duly licensed Dentist legally entitled to practice dentistry at the time and in the state or jurisdiction in which services are performed.

Eligible Dependent means any dependent of an Eligible Employee who is eligible for Benefits as described in this booklet.

Eligible Employee means any employee or group member who is eligible for Benefits as described in this booklet.

Emergency Service means care provided by a Dentist to treat a dental condition which manifests as a symptom of sufficient severity, including severe pain, such that the absence of immediate attention could reasonably be expected by the Enrollee to result in either: (i) placing the Enrollee's dental health in serious jeopardy, or (ii) serious impairment to dental functions.

Enrollee means an Eligible Employee ("Primary Enrollee") or an Eligible Dependent ("Dependent Enrollee") enrolled to receive Benefits.

Full-Time Student means a student who is regularly attending an accredited school with an academic schedule of at least 12 credits.

Open Enrollment Period means the period preceding the date of commencement of the contract term or the 30-day period immediately preceding the annual anniversary of the contract term.

Out-of-Network means treatment by a Dentist who has not signed an agreement with Delta Dental to provide Benefits under this Program.
**Preauthorization** means the process by which Delta Dental determines if a procedure or treatment is a referable Benefit under the Enrollee's plan.

**Reasonable** means that an Enrollee exercises prudent judgment in determining that a dental emergency exists and makes at least one attempt to contact his/her Contract Dentist to obtain Emergency Services and, in the event the Dentist is not available, makes at least one attempt to contact Delta Dental for assistance before seeking care from another Dentist.

**Special Health Care Need** means a physical or mental impairment, limitation or condition that substantially interferes with an Enrollee's ability to obtain Benefits. Examples of such a Special Health Care Need are 1) the Enrollee's inability to obtain access to the assigned Contract Dentist's facility because of a physical disability and 2) the Enrollee's inability to comply with the Contract Dentist's instructions during examination or treatment because of physical disability or mental incapacity.

**Specialist Services** mean services performed by a Dentist who specializes in the practice of oral surgery, endodontics, periodontics or pediatric dentistry, and which must be preauthorized in writing by Delta Dental.

**Treatment In Progress** means any single dental procedure, as defined by the CDT Code, that has been started while the Enrollee was eligible to receive Benefits, and for which multiple appointments are necessary to complete the procedure whether or not the Enrollee continues to be eligible for Benefits under the DeltaCare USA plan. Examples include: teeth that have been prepared for crowns, root canals where a working length has been established, full or partial dentures for which an impression has been taken and orthodontics when bands have been placed and tooth movement has begun.

**We, Us or Our** means Delta Dental of California.

**Eligibility for Benefits**

Eligible Employees and Eligible Dependents receive Benefits as soon as they are enrolled in the Program. Subject to cancellation as provided under this Program, enrollment of Eligible Employees and Eligible Dependents is for a minimum period of one year.

You are eligible to enroll as an Eligible Employee if you meet the eligibility requirements defined by the Client.

Eligible Dependents become eligible on:
1) the date you are eligible for coverage;
2) as soon as an Eligible Dependent becomes your dependent, or at any time subject to a change in legal custody or lawful order to provide Benefits.
Eligible Dependents include:
1) spouse (unless legally separated or divorced);
2) unmarried children from birth up to the limiting age as defined by the Client;
3) unmarried children beyond the limiting age if they are wholly dependent on you
   for support and are Full-Time Students.

Children include natural children, stepchildren, adopted children and foster children
provided all such children are dependent on you for support. Newborn children
(including newborn adopted children) are covered from and after the moment of
birth. Notice of birth must be received within 31 days after the date of birth for
coverage to continue beyond 31 days. Legally adopted children (other than
newborns) are eligible from and after the moment the child is placed in the physical
custody of the Eligible Employee for adoption.

An unmarried dependent child may continue eligibility if:
1) he or she is incapable of self-support because of a physical disability or mental
   incapacity that began prior to reaching the limiting age;
2) he or she is chiefly dependent on you for support; and
3) proof of dependent's disability is provided within 31 days of request. Such
   requests will not be made more than once a year after this dependent reaches the
   limiting age. Eligibility will continue as long as the dependent relies on you for
   support because of a physical disability or mental incapacity that began before
   he or she reached the limiting age.

Dependents in active military service are not eligible. No Eligible Dependent may be
enrolled under more than one Eligible Employee. Medicare eligibility shall not affect
the eligibility of an Eligible Employee or an Eligible Dependent.

Prepayment Fees/Premiums
This Program requires premiums to be paid to us. If you are required to pay all or
any portion of the premiums, you will be advised of the amount prior to enrollment
and it will be deducted from your earnings by payroll deduction, or you will be
requested to pay it directly. The Client will be responsible for sending all payments
of premiums to us except payments you are requested to pay directly. Should you
voluntarily cancel enrollment and subsequently desire to re-enroll, all premiums
retroactive to the date of cancellation (but not to exceed 12 months) must be paid
before you can re-enroll.

How to use the DeltaCare USA Program - Choice of Contract
Dentist
To enroll in this Program, you must select a Contract Dentist for both yourself and
any Dependent Enrollee from the list of Contract Dentists furnished during the
enrollment process. Collectively, you and your Eligible Dependents may select no
more than three Contract Dentist facilities. If you fail to select a Contract Dentist or
the Contract Dentist selected becomes unavailable, we will request the selection of
another Contract Dentist or assign you to a Contract Dentist. You may change your
assigned Contract Dentist by directing a request to the Customer Service department at 800-422-4234. In order to ensure that your Contract Dentist is notified and our eligibility lists are correct, changes in Contract Dentists must be requested prior to the 21st of the month for changes to be effective the first day of the following month.

Shortly after enrollment you will receive a DeltaCare USA membership packet that tells you the effective date of your Program and the address and telephone number of your Contract Dentist. After the effective date in your membership packet, you may obtain dental services which are Benefits. To make an appointment, simply call your Contract Dentist's facility and identify yourself as a DeltaCare USA Enrollee. Initial appointments should be scheduled within four weeks unless a specific time has been requested. Inquiries regarding availability of appointments and accessibility of Dentists should be directed to the Customer Service department at 800-422-4234.

EACH ENROLLEE MUST GO TO HIS OR HER ASSIGNED CONTRACT DENTIST TO OBTAIN COVERED SERVICES, EXCEPT FOR SERVICES PROVIDED BY A SPECIALIST PREAUTHORIZED BY DELTA DENTAL, OR FOR EMERGENCY SERVICES AS PROVIDED IN EMERGENCY SERVICES. ANY OTHER TREATMENT IS NOT COVERED UNDER THIS PROGRAM.

If your assigned Contract Dentist's agreement with Delta Dental terminates, that Contract Dentist will complete (a) a partial or full denture for which final impressions have been taken, and (b) all work on every tooth upon which work has started (such as completion of root canals in progress and delivery of crowns when teeth have been prepared).

**Continuity of Care**

Current Enrollees:

You may have the right to the benefit of completion of care with your terminated Dentist for certain specified dental conditions. Please call Customer Service at 800-422-4234 to see if you may be eligible for this benefit. You may request a copy of our Continuity of Care Policy. You must make a specific request to continue under the care of your terminated Dentist. We are not required to continue your care with that Dentist if you are not eligible under our policy or if we cannot reach agreement with your terminated Dentist on the terms regarding your care in accordance with California law.

New Enrollees:

You may have the right to the qualified benefit of completion of care with an Out-of-Network Dentist for certain specified dental conditions. Please call Customer Service at 800-422-4234 to see if you may be eligible for this benefit. You may request a copy of our Continuity of Care Policy. You must make a specific request to continue under the care of your current Dentist. We are not required to continue your care with that Dentist if you are not eligible under our policy or if we cannot reach agreement with your Dentist on the terms regarding your care in accordance with California law. This policy does not apply to new Enrollees of an individual subscriber contract.
Special Needs
If an Enrollee believes he or she has a Special Health Care Need, the Enrollee should contact Delta Dental's Customer Service department at 800-422-4234. Delta Dental will confirm that a Special Health Care Need exists, and what arrangements can be made to assist the Enrollee in obtaining such Benefits. Delta Dental shall not be responsible for the failure of any Contract Dentist to comply with any law or regulation concerning structural office requirements that apply to a Dentist treating persons with Special Health Care Needs.

Facility Accessibility
Many facilities provide Delta Dental with information about special features of their offices, including accessibility information for patients with mobility impairments. To obtain information regarding facility accessibility, contact Delta Dental's Customer Service department at 800-422-4234.

Benefits, Limitations and Exclusions
This Program provides the Benefits described in the Description of Benefits and Copayments subject to the limitations and exclusions. The services are performed as deemed appropriate by your attending Contract Dentist. A Contract Dentist may provide services either personally or through associated Dentists, technicians or hygienists who may lawfully perform the services.

Copayments and Other Charges
You are required to pay any Copayments listed in the Description of Benefits and Copayments directly to the Dentist who provides treatment. Charges for broken appointments (unless notice is received by the Dentist at least 24 hours in advance or an emergency prevented such notice), and charges for visits after normal visiting hours are listed in the Description of Benefits and Copayments.

Emergency Services
If Emergency Services are needed, you should contact your Contract Dentist whenever possible. If you are a new Enrollee and do not have an assigned Contract Dentist yet, and you need Emergency Services, you should contact Delta Dental's Customer Service department at 800-422-4234 for help in locating a Contract Dentist. Benefits for Emergency Services by an Out-of-Network Dentist are limited to necessary care to stabilize your condition and/or provide palliative relief when you:
1) have made a Reasonable attempt to contact the Contract Dentist and the Contract Dentist is unavailable or you cannot be seen within 24 hours of making contact; or
2) have made a Reasonable attempt to contact Delta Dental prior to receiving Emergency Services, or it is reasonable for you to access Emergency Services without prior contact with Delta Dental; or
3) reasonably believe that your condition makes it dentally/medically inappropriate to travel to the Contract Dentist to receive Emergency Services.

Benefits for Emergency Services not provided by the Contract Dentist are limited to a maximum of $100.00 per emergency less the applicable Copayment. If the maximum is exceeded, or the above conditions are not met, you are responsible for any charges for services by a provider other than your Contract Dentist.

You can receive your covered out-of-network emergency dental care when you are outside of the United States through a partnership between Delta Dental and International SOS Assistance, Inc. (I-SOS). I-SOS provides referrals to 3,200 dentist or dental clinics in nearly 200 countries worldwide. English-speaking operators are available around the clock to help you find a dentist. For more information, check our web site at www.deltadentalins.com or call 800-523-6586 from the U.S. Once you leave the U.S., you can call I-SOS at 215-942-8226 - collect.

When you see an I-SOS dentist, you must pay for your treatment at the time of service and get a detailed receipt from the dentist. In addition to providing the dentist's name and address (including country), this receipt should describe the services performed by the dentist and indicate the tooth or teeth that were treated. It should also indicate whether the dentist's charges were billed in U.S. dollars or another currency.

Once we receive your claim, we will reimburse you subject to the terms and conditions of your DeltaCare USA coverage. Reimbursement is based on the out-of-network emergency benefit provided through your group plan, noted above. As with any dental plan, this reimbursement may not cover the entire cost of the treatment rendered.

**Specialist Services**

Specialist and Orthodontic Services must be referred by the assigned Contract Dentist and preauthorized in writing by Delta Dental. All preauthorized Specialist Services will be paid by us less any applicable Copayments. If an Enrollee is assigned to a dental school clinic for Specialist Services, those services may be provided by a Dentist, a dental student, a clinician or a dental instructor.

If the services of a Contract Orthodontist are needed, please refer to Orthodontics in the *Description of Benefits and Copayments and Limitations and Exclusions* to determine which procedures are covered under this Program.

**Second Opinion**

You may request a second opinion if you disagree with or question the diagnosis and/or treatment plan determination made by your Contract Dentist. Delta Dental may also request that you obtain a second opinion to verify the necessity and appropriateness of dental treatment or the application of Benefits.

Second opinions will be rendered by a licensed Dentist in a timely manner, appropriate to the nature of your condition. Requests involving cases of imminent and serious health threat will be expedited (authorization approved or denied within
72 hours of receipt of the request, whenever possible). For assistance or additional information regarding the procedures and timeframes for second opinion authorizations, contact Delta Dental's Customer Service department at 800-422-4234 or write to Delta Dental.

Second opinions will be provided at another Contract Dentist's facility, unless otherwise authorized by Delta Dental. Delta Dental will authorize a second opinion by an Out-of Network provider if an appropriately qualified Contract Dentist is not available. Delta Dental will only pay for a second opinion which Delta Dental has approved or authorized. You will be sent a written notification should Delta Dental decide not to authorize a second opinion. If you disagree with this determination, you may file a grievance with the plan or with the Department of Managed Health Care. Refer to pages 8-9 for information on Enrollee Complaint Procedures.

Claims for Reimbursement
Claims for covered Emergency Services or preauthorized Specialist Services should be submitted to Delta Dental within 90 days of the end of treatment. Valid claims received after the 90-day period will be reviewed if you can show that it was not reasonably possible to submit the claim within that time. The address for claims submission is Delta Dental, 12898 Towne Center Drive, Cerritos, CA 90703.

Provider Compensation
A Contract Dentist is compensated by Delta Dental through monthly capitation (an amount based on the number of Enrollees assigned to the Dentist), and by Enrollees through required Copayments for treatment received. A Contract Specialist is compensated by Delta Dental through an agreed-upon amount for each covered procedure, less the applicable Copayment paid by the Enrollee. In no event does Delta Dental pay a Contract Dentist or a specialist any incentive as an inducement to deny, reduce, limit or delay any appropriate treatment.

In the event we fail to pay a Contract Dentist, you will not be liable to that Dentist for any sums owed by us. By statute, the DeltaCare USA provider contract contains a provision prohibiting a Contract Dentist from charging an Enrollee for any sums owed by Delta Dental. Except for the provisions in Emergency Services, if you have not received Preauthorization for treatment from an Out-of-Network Dentist, and we fail to pay that Out-of-Network Dentist, you may be liable to that Dentist for the cost of services.

You may obtain further information concerning compensation by calling Delta Dental at the toll-free telephone number shown on the back cover of this booklet.
Processing Policies
The dental care guidelines for the DeltaCare USA Program explain to Contract Dentists what services are covered under the dental Contract. Contract Dentists will use their professional judgment to determine which services are appropriate for the Enrollee. Services performed by the Contract Dentist that fall under the scope of Benefits of the dental Program are provided subject to any Copayments. If a Contract Dentist believes that an Enrollee should seek treatment from a specialist, the Contract Dentist contacts Delta Dental for a determination of whether the proposed treatment is a covered benefit. Delta Dental will also determine whether the proposed treatment requires treatment by a specialist. An Enrollee may contact Delta Dental's Customer Service department at 800-422-4234 for information regarding the dental care guidelines for DeltaCare USA.

Coordination of Benefits
This Program provides Benefits without regard to coverage by any other group insurance policy or any other group health benefits program if the other policy or program covers services or expenses in addition to dental care. Otherwise, Benefits provided under this Program by specialists or Out-of-Network Dentists are coordinated with such other group dental insurance policy or any group dental benefits program. The determination of which policy or program is primary shall be governed by the rules stated in the Contract.

When this plan is secondary, it may reduce its Benefits so that the total Benefits paid or provided by all plans during a claim determination period are not more than 100 percent of total Allowable Expenses. "Allowable Expense" is defined as a service or expense, including deductibles and Copayments, that is covered at least in part by any of the plans covering the person.

An Enrollee shall provide to Delta Dental and Delta Dental may release to or obtain from any insurance company or other organization, any information about the Enrollee that is needed to administer coordination of benefits. Delta Dental shall, in its sole discretion, determine whether any reimbursement to an insurance company or other organization is warranted under these coordination of benefits provisions, and any such reimbursement paid shall be deemed to be Benefits under this Contract. Delta Dental will have the right to recover from a Dentist, Enrollee, insurance company or other organization, as Delta Dental chooses, the amount of any Benefits paid by Delta Dental which exceeds its obligations under these coordination of benefit provisions.

Enrollee Complaint Procedure
Delta Dental shall provide notification if any dental services or claims are denied, in whole or in part, stating the specific reason or reasons for the denial. If you have any complaint regarding eligibility, the denial of dental services or claims, the policies, procedures or operations of Delta Dental, or the quality of dental services performed by a Contract Dentist, you may call Delta Dental's Customer Service department at 800-422-4234, or the complaint may be addressed in writing to:
Quality Management Department  
MS: QM600  
12898 Towne Center Drive  
Cerritos, CA 90703-8546

Written communication must include 1) the name of the patient, 2) the name, address, telephone number and identification number of the Primary Enrollee, 3) the name of the Client and 4) the Dentist's name and facility location.

For complaints involving an adverse benefit determination (e.g. a denial, modification or termination of a requested benefit or claim) you must file a request for review (a complaint) with Delta Dental within at least 180 days after receipt of the adverse determination. Our review will take into account all information, regardless of whether such information was submitted or considered initially. The review shall be conducted by a person who is neither the individual who made the original benefit determination, nor the subordinate of such individual. Upon request and free of charge, we will provide you with copies of any pertinent documents that are relevant to the benefit determination, a copy of any internal rule, guideline, protocol, and/or explanation of the scientific or clinical judgment if relied upon in making the benefit determination. If the review of a denial is based in whole or in part on a lack of medical necessity, experimental treatment, or a clinical judgment in applying the terms of the Contract, Delta Dental shall consult with a Dentist who has appropriate training and experience. If any consulting Dentist is involved in the review, the identity of such consulting Dentist will be available upon request.

Within 5 calendar days of the receipt of any complaint, including adverse benefit determinations as described above, the quality management coordinator will forward to you an acknowledgment of receipt of the complaint. Certain complaints may require that you be referred to a regional dental consultant for clinical evaluation of the dental services provided. We will forward to you a determination, in writing, within 30 days of receipt of a complaint. If the complaint involves severe pain and/or imminent and serious threat to a patient's dental health, Delta Dental will provide the Enrollee written notification regarding the disposition or pending status of the complaint within three days.

If you have completed Delta Dental's grievance process, or you have been involved in Delta Dental's grievance procedure for more than 30 days, you may file a complaint with the California Department of Managed Health Care. You may file a complaint with the Department immediately in an emergency situation, which is one involving severe pain and/or imminent and serious threat to your health.

The California Department of Managed Health Care is responsible for regulating health care service plans. If you have a grievance against your health plan, you should first telephone your health plan at 800-422-4234 and use your health plan's grievance process before contacting the Department. Utilizing this grievance procedure does not prohibit any potential legal rights or remedies that may be available to you. If you need help with a grievance involving an emergency, a grievance that has not been satisfactorily resolved by your health plan, or a grievance that has remained unresolved for more than 30 days, you may call the Department
for assistance. You may also be eligible for an Independent Medical Review (IMR). If you are eligible for an IMR, the IMR process will provide an impartial review of medical decisions made by a health plan related to the medical necessity of a proposed service or treatment, coverage decisions for treatments that are experimental or investigational in nature and payment disputes for emergency or urgent medical services. The Department also has a toll-free telephone number (1-888-HMO-2219) and a TDD line (1-877-688-9891) for the hearing and speech impaired. The Department's Internet Web site http://www.hmohelp.ca.gov has complaint forms, IMR application forms and instructions online.

IMR has limited application to your dental program. You may request an IMR only if your dental claim concerns a life-threatening or seriously debilitating condition(s) and is denied or modified because it was deemed an experimental procedure.

If the group health plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA), you may contact the U.S. Department of Labor, Employee Benefits Security Administration (EBSA) for further review of the claim or if you have questions about the rights under ERISA. You may also bring a civil action under section 502(a) of ERISA. The address of the U.S. Department of Labor is: U.S. Department of Labor, Employee Benefits Security Administration, 200 Constitution Avenue, N.W. Washington, D.C. 20210.

Standing Committee on Public Policy
A six member committee, comprised of one Dentist, four representatives from the purchaser and subscriber community and one member of the Delta Dental Board of Directors, meets quarterly and participates in establishing policies to assure the comfort, dignity, and convenience of Enrollees and the public. Issues may be presented to this committee by writing to Delta Dental's Public Policy Committee, c/o Professional Relations, at the address on the back of this booklet.

Renewal and Termination of Benefits
This Program renews on the anniversary of the contract term unless we provide notice of a change in premiums or Benefits and the Client does not accept the change. All Benefits terminate for any Enrollee as of the date that this Program is terminated, such person ceases to be eligible under the terms of this Program, or such person's enrollment is cancelled under the terms of this Program. We are not obligated to continue to provide Benefits to any such person in such event, except for completion of single procedures commenced while this Program was in effect.

Cancellation of Enrollment
Subject to the Enrollee Complaint Procedure or the Optional Continuation of Coverage (COBRA) provision, an Eligible Employee's or Eligible Dependent's enrollment under this Program may be canceled, or renewal of enrollment refused, in the following events:
1) Immediately upon loss of eligibility as described in this Evidence of Coverage; or
2) Upon 15 days written notice if:
   a) an Enrollee engages in conduct detrimental to safe operations and the
delivery of services while in a Contract Dentist's facility;
   b) the premiums are not paid by or on behalf of the Enrollee on the date due.
      However, the Enrollee may continue to receive Benefits during the 15-day
      period and may be reinstated during the term of this Contract upon payment
      of any unpaid premium; or
   c) the Enrollee knowingly commits or permits another person to commit fraud
      or deception in obtaining Benefits under the Program;

3) Upon 30 days written notice if:
   a) the Contract is terminated or not renewed;
   b) the Enrollee fails to pay Copayments. However, the Enrollee may be
      reinstated during the term of the Contract upon payment of all delinquent
      charges.

Cancellation of a Primary Enrollee's enrollment, as described above, shall
automatically cancel the enrollment of any of his or her Dependent Enrollees. Any
cancellation is subject to the written notification requirements set forth in the
Contract.

If you believe that enrollment has been cancelled or not renewed because of your
health status or requirements for health care services, or that of your dependent(s),
you may request a review by the Director of the California Department of Managed
Health Care of the State of California. Please refer to Enrollee Complaint Procedure
on pages 8-9.

Optional Continuation of Coverage (COBRA)
Please examine your options carefully before declining this coverage. You
should be aware that companies selling individual health insurance typically
require a review of your medical history that could result in a higher premium
or you could be denied coverage entirely.

The federal Consolidated Omnibus Budget Reconciliation Act (or COBRA,
pertaining to certain employers having 20 or more employees) and the California
Continuation Benefits Replacement Act (or Cal-COBRA, pertaining to employers
with two to 19 employees), both require that continued health care coverage be made
available to "Qualified Beneficiaries" who lose health care coverage under the group
plan as a result of a "Qualifying Event." You may be entitled to continue coverage
under this plan, at your expense, if certain conditions are met. The period of
continued coverage depends on the Qualifying Event and whether the Enrollee is
covered under federal COBRA or Cal-COBRA.

DEFINITIONS

The meaning of key terms used in this section is shown below and applies to both
federal and Cal-COBRA.
Qualified Beneficiary means:
1) you and/or your dependents who are enrolled in the DeltaCare USA/Delta Dental plan on the day before the Qualifying Event, or
2) a child who is born to or placed for adoption with you during the period of continued coverage, provided such child is enrolled within 30 days of birth or placement for adoption.

Qualifying Event means any of the following events which, except for the election of this continued coverage, would result in a loss of coverage under the dental plan:

Event 1. the termination of employment (other than termination for gross misconduct) or the reduction in work hours, by your employer;

Event 2. your death;

Event 3. your divorce or legal separation from your spouse;

Event 4. your dependent's loss of dependent status under the plan; and

Event 5. as to your dependents only, your entitlement to Medicare.

You or your means the Primary Enrollee.

PERIODS OF CONTINUED COVERAGE UNDER FEDERAL COBRA

Qualified Beneficiaries may continue coverage for 18 months following the month in which Qualifying Event 1 occurs.

This 18 month period can be extended for a total of 29 months, provided:
1) a determination is made under Title II or Title XVI of the Social Security Act that an individual is disabled on the date of the Qualifying Event or becomes disabled at any time during the first 60 days of continued coverage; and
2) notice of the determination is given to the employer during the initial 18 months of continued coverage and within 60 days of the date of the determination.

This period of coverage will end on the first day of the month that begins more than 30 days after the date of the final determination that the disabled individual is no longer disabled. You must notify your employer or Delta Dental within 30 days of any such determination.

If, during the 18 months continuation period resulting from Qualifying Event 1, your dependents, who are Qualified Beneficiaries, experience Qualifying Events 2, 3, 4 or 5, they may choose to extend coverage for up to a total of 36 months (inclusive of the period continued under Qualifying Event 1).

Your dependents, who are Qualified Beneficiaries, may continue coverage for 36 months following the occurrence of Qualifying Events 2, 3, 4 or 5.
Under federal COBRA law only, when an employer has filed for bankruptcy under Title 11, United States Code, Benefits may be substantially reduced or eliminated for retired employees and their Dependents, or the surviving spouse of a deceased retired employee. If this Benefit reduction or elimination occurs within one year before or one year after filing, it is considered a Qualifying Event. If the Primary Enrollee is a retiree, and has lost coverage because of this Qualifying Event, he or she may choose to continue coverage until his or her death. The Primary Enrollee's Dependents who have lost coverage because of this Qualifying Event may choose to continue coverage for up to 36 months following the Primary Enrollee's death.

PERIODS OF CONTINUED COVERAGE UNDER CAL-COBRA (groups of 2 - 19)

In the case of Cal-COBRA, Delta Dental will act as the administrator. Notification and premium payments should be made directly to Delta Dental. Notifications and payments should be delivered by first-class mail, certified mail, or other reliable means of delivery.

Individuals who are eligible for coverage under the federal COBRA law are not eligible for coverage under Cal-COBRA. The employer must notify Delta Dental in writing within 30 days of the date when the employer becomes subject to COBRA.

Qualified Beneficiaries may continue coverage for 36 months following the month in which Qualifying Events 1, 2, 3, 4, or 5 occur.

If, during the 36-month continuation period resulting from Qualifying Event 1, the Qualified Beneficiary is determined under Title II or Title XVI of the Social Security Act to be disabled on the date of the Qualifying Event or became disabled at any time during the first 60 days of continuation coverage; and notice of the determination is given to the employer during the initial period of continuation coverage and within 60 days of the date of the social security determination letter, the Qualified Beneficiary may continue coverage for a total of 36 months following the month in which Qualifying Event 1 occurs.

This period of coverage will end on the first of the month that begins more than 30 days after the date of the final determination that the disabled individual is no longer disabled. The Qualified Beneficiary must notify the employer, or administrator within 30 days of any such determination.

If, during the 36-month continuation period resulting from Qualifying Event 1, the Qualified Beneficiary experiences Qualifying Events 2, 3, 4, or 5, he or she must notify the employer within 60 days of the second qualifying event and has a total of 36 months continuation coverage after the date of the date of the first Qualifying Event.

Delta Dental shall notify the Primary Enrollee of the date his or her continued coverage will terminate. This termination notification will be sent during the 180-day period prior to the end of coverage.
ELECTION OF CONTINUED COVERAGE

Your employer shall notify Delta Dental within 30 days of Qualifying Event 1. A Qualified Beneficiary must notify his or her employer in writing within 60 days of Qualifying Events 2, 3, 4 or 5, or within 60 days of receiving the election notice from the employer. Otherwise, the option of continued coverage will be lost.

Within 14 days of receiving notice of a Qualifying Event, the employer will provide a Qualified Beneficiary with the necessary benefits information, monthly premium charge, enrollment forms, and instructions to allow election of continued coverage.

A Qualified Beneficiary will then have 60 days to give his or her employer written notice of the election to continue coverage. Failure to provide this written notice of election to the employer within 60 days will result in loss of the right to continue coverage.

A Qualified Beneficiary has 45 days from the written election of continued coverage to pay the initial premium to his or her employer, which includes the premium for each month since the loss of coverage. Failure to pay the required premium within the 45 days will result in loss of the right to continue coverage and any premium received after that will be returned to the Qualified Beneficiary.

CONTINUED COVERAGE BENEFITS

The Benefits under the continued coverage will be the same as those provided to active employees and their dependents who are still enrolled in the dental plan. If the employer changes the coverage for active employees, the continued coverage will change as well. Premiums will be adjusted to reflect the changes made.

TERMINATION OF CONTINUED COVERAGE

A Qualified Beneficiary's coverage will terminate at the end of the month in which any of the following events first occur:
1) the allowable number of consecutive months of continued coverage is reached;
2) failure to pay the required premiums in a timely manner;
3) the employer ceases to provide any group dental plan to its employees;
4) the individual moves out of the plan's service area;
5) the individual first obtains coverage for dental benefits, after the date of the election of continued coverage, under another group health plan (as an employee or dependent) which does not contain or apply any exclusion or limitation with respect to any pre-existing condition of such a person, if that pre-existing condition is covered under this plan; or
6) entitlement to Medicare.

The employer shall notify Delta Dental within 30 days of the occurrence of any of the above events. Once continued coverage ends, it cannot be reinstated.
TERMINATION OF THE EMPLOYER'S DENTAL CONTRACT

If the dental contract between the employer and Delta Dental terminates prior to the time that the continuation coverage would otherwise terminate, the employer shall notify a Qualified Beneficiary either 30 days prior to the termination or when all Enrollees are notified, whichever is later, of the ability to elect continuation of coverage under the employer's subsequent dental plan, if any. The continuation coverage will be provided only for the balance of the period that a Qualified Beneficiary would have remained covered under the Delta Dental plan had such plan with the former employer not terminated. The employer shall notify the successor plan in writing of the Qualified Beneficiaries receiving continuation coverage so they may be notified of how to continue coverage. The continuation coverage will terminate if a Qualified Beneficiary fails to comply with the requirements pertaining to enrollment in and payment of premiums to the new group benefit plan.

OPEN ENROLLMENT CHANGE OF COVERAGE

A Qualified Beneficiary may elect to change continuation coverage during any subsequent open enrollment period, if the employer has contracted with another plan to provide coverage to its active employees. The continuation coverage under the other plan will be provided only for the balance of the period that a Qualified Beneficiary would have remained under the Delta Dental plan.

Organ and Tissue Donation

Donating organs and tissue provides many societal benefits. Organ and tissue donation allows recipients of transplants to go on to lead fuller and more meaningful lives. Currently, the need for organ transplants far exceeds availability. If you are interested in organ donation, please speak with your physician. Organ donation begins at the hospital, when a patient is pronounced brain dead and identified as a potential organ donor. An organ procurement organization will become involved to coordinate the activities.
SCHEDULE A
Description of Benefits and Copayments

The benefits shown below are performed as deemed appropriate by the attending Contract Dentist subject to the limitations and exclusions of the program. Please refer to Schedule B for further clarification of benefits. Enrollees should discuss all treatment options with their Contract Dentist prior to services being rendered.

Text that appears in italics below is specifically intended to clarify the delivery of benefits under the DeltaCare USA program and is not to be interpreted as CDT-2007 procedure codes, descriptors or nomenclature that are under copyright by the American Dental Association. The American Dental Association may periodically change CDT codes or definitions. Such updated codes, descriptors and nomenclature may be used to describe these covered procedures in compliance with federal legislation.

<table>
<thead>
<tr>
<th>CODE</th>
<th>DESCRIPTION</th>
<th>ENROLLEE PAYS</th>
</tr>
</thead>
<tbody>
<tr>
<td>D0100-D0999</td>
<td>I. DIAGNOSTIC</td>
<td></td>
</tr>
<tr>
<td>D0120</td>
<td>Periodic oral evaluation - established patient</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0140</td>
<td>Limited oral evaluation - problem focused</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0145</td>
<td>Oral evaluation for a patient under three years of age and counseling with primary caregiver</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0150</td>
<td>Comprehensive oral evaluation - new or established patient</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0160</td>
<td>Detailed and extensive oral evaluation - problem focused, by report</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0170</td>
<td>Re-evaluation - limited, problem focused (established patient; not post-operative visit)</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0180</td>
<td>Comprehensive periodontal evaluation - new or established patient</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0210</td>
<td>Intraoral radiographs - complete series (including bitewings) - limited to 1 series every 24 months</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0220</td>
<td>Intraoral - periapical first film</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0230</td>
<td>Intraoral - periapical each additional film</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0240</td>
<td>Intraoral - occlusal film</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0250</td>
<td>Extraoral - first film</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0260</td>
<td>Extraoral - each additional film</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0270</td>
<td>Bitewing radiograph - single film</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0272</td>
<td>Bitewings radiographs - two films</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0273</td>
<td>Bitewings radiographs - three films</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0274</td>
<td>Bitewings radiographs - four films - limited to 1 series every 6 months</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0277</td>
<td>Vertical bitewings - 7 to 8 films</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0330</td>
<td>Panoramic film</td>
<td>No Cost</td>
</tr>
<tr>
<td>Code</td>
<td>Description</td>
<td>Cost</td>
</tr>
<tr>
<td>--------</td>
<td>-------------------------------------------------------------------------------------------------------</td>
<td>--------</td>
</tr>
<tr>
<td>D0415</td>
<td>Collection of microorganisms for culture and sensitivity</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0425</td>
<td>Caries susceptibility tests</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0460</td>
<td>Pulp vitality tests</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0470</td>
<td>Diagnostic casts</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0472</td>
<td>Accesion of tissue, gross examination, preparation and transmission of written report</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0473</td>
<td>Accesion of tissue, gross and microscopic examination, preparation and transmission of written report</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0474</td>
<td>Accesion of tissue, gross and microscopic examination, including assessment of surgical margins for presence of disease, preparation and transmission of written report</td>
<td>No Cost</td>
</tr>
<tr>
<td>D0999</td>
<td>Unspecified diagnostic procedure, by report - includes office visit, per visit (in addition to other services)</td>
<td>No Cost</td>
</tr>
</tbody>
</table>

### D1000-D1999 II. PREVENTIVE

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>D1110</td>
<td>Prophylaxis cleaning - adult - 1 per 6 month period</td>
<td>No Cost</td>
</tr>
<tr>
<td>D1110</td>
<td>Additional prophylaxis cleaning - adult (within the 6 month period)</td>
<td>$45.00</td>
</tr>
<tr>
<td>D1120</td>
<td>Prophylaxis cleaning - child - 1 per 6 month period</td>
<td>No Cost</td>
</tr>
<tr>
<td>D1120</td>
<td>Additional prophylaxis cleaning - child (within the 6 month period)</td>
<td>$35.00</td>
</tr>
<tr>
<td>D1203</td>
<td>Topical application of fluoride (prophylaxis not included) - child - to age 19; 1 per 6 month period</td>
<td>No Cost</td>
</tr>
<tr>
<td>D1206</td>
<td>Topical fluoride varnish; therapeutic application for moderate to high caries risk patients - child to age 19; 1 per 6 month period</td>
<td>No Cost</td>
</tr>
<tr>
<td>D1310</td>
<td>Nutritional counseling for control of dental disease</td>
<td>No Cost</td>
</tr>
<tr>
<td>D1330</td>
<td>Oral hygiene instructions</td>
<td>No Cost</td>
</tr>
<tr>
<td>D1351</td>
<td>Sealant - per tooth - limited to permanent molars through age 15</td>
<td>$10.00</td>
</tr>
<tr>
<td>D1510</td>
<td>Space maintainer - fixed - unilateral</td>
<td>$40.00</td>
</tr>
<tr>
<td>D1515</td>
<td>Space maintainer - fixed - bilateral</td>
<td>$40.00</td>
</tr>
<tr>
<td>D1520</td>
<td>Space maintainer - removable - unilateral</td>
<td>$50.00</td>
</tr>
<tr>
<td>D1525</td>
<td>Space maintainer - removable - bilateral</td>
<td>$50.00</td>
</tr>
<tr>
<td>D1550</td>
<td>Re-cementation of space maintainer</td>
<td>$10.00</td>
</tr>
<tr>
<td>D1555</td>
<td>Removal of fixed space maintainer</td>
<td>$10.00</td>
</tr>
</tbody>
</table>
### D2000-D2999  III. RESTORATIVE

*Includes polishing, all adhesives and bonding agents, indirect pulp capping, bases, liners and acid etch procedures.*

- **When there are more than six crowns in the same treatment plan, an Enrollee may be charged an additional $100.00 per crown, beyond the 6th unit.**
- **Replacement of crowns, inlays and onlays requires the existing restoration to be 5+ years old.**

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>D2140</td>
<td>Amalgam - one surface, primary or permanent</td>
<td>No Cost</td>
</tr>
<tr>
<td>D2150</td>
<td>Amalgam - two surfaces, primary or permanent</td>
<td>No Cost</td>
</tr>
<tr>
<td>D2160</td>
<td>Amalgam - three surfaces, primary or permanent</td>
<td>No Cost</td>
</tr>
<tr>
<td>D2161</td>
<td>Amalgam - four or more surfaces, primary or permanent</td>
<td>No Cost</td>
</tr>
<tr>
<td>D2330</td>
<td>Resin-based composite - one surface, anterior</td>
<td>No Cost</td>
</tr>
<tr>
<td>D2331</td>
<td>Resin-based composite - two surfaces, anterior</td>
<td>No Cost</td>
</tr>
<tr>
<td>D2332</td>
<td>Resin-based composite - three surfaces, anterior</td>
<td>No Cost</td>
</tr>
<tr>
<td>D2335</td>
<td>Resin-based composite - four or more surfaces or involving incisal angle (anterior)</td>
<td>$45.00</td>
</tr>
<tr>
<td>D2390</td>
<td>Resin-based composite crown, anterior</td>
<td>$55.00</td>
</tr>
<tr>
<td>D2391</td>
<td>Resin-based composite - one surface, posterior</td>
<td>$45.00</td>
</tr>
<tr>
<td>D2392</td>
<td>Resin-based composite - two surfaces, posterior</td>
<td>$55.00</td>
</tr>
<tr>
<td>D2393</td>
<td>Resin-based composite - three surfaces, posterior</td>
<td>$65.00</td>
</tr>
<tr>
<td>D2394</td>
<td>Resin-based composite - four or more surfaces, posterior</td>
<td>$75.00</td>
</tr>
<tr>
<td>D2510</td>
<td>Inlay - metallic - one surface</td>
<td>$145.00</td>
</tr>
<tr>
<td>D2520</td>
<td>Inlay - metallic - two surfaces</td>
<td>$155.00</td>
</tr>
<tr>
<td>D2530</td>
<td>Inlay - metallic - three or more surfaces</td>
<td>$165.00</td>
</tr>
<tr>
<td>D2542</td>
<td>Onlay - metallic - two surfaces</td>
<td>$160.00</td>
</tr>
<tr>
<td>D2543</td>
<td>Onlay - metallic - three surfaces</td>
<td>$170.00</td>
</tr>
<tr>
<td>D2544</td>
<td>Onlay - metallic - four or more surfaces</td>
<td>$190.00</td>
</tr>
<tr>
<td>D2610</td>
<td>Inlay - porcelain/ceramic - one surface</td>
<td>$270.00</td>
</tr>
<tr>
<td>D2620</td>
<td>Inlay - porcelain/ceramic - two surfaces</td>
<td>$305.00</td>
</tr>
<tr>
<td>D2630</td>
<td>Inlay - porcelain/ceramic - three or more surfaces</td>
<td>$325.00</td>
</tr>
<tr>
<td>D2642</td>
<td>Onlay - porcelain/ceramic - two surfaces</td>
<td>$300.00</td>
</tr>
<tr>
<td>D2643</td>
<td>Onlay - porcelain/ceramic - three surfaces</td>
<td>$335.00</td>
</tr>
<tr>
<td>D2644</td>
<td>Onlay - porcelain/ceramic - four or more surfaces</td>
<td>$355.00</td>
</tr>
<tr>
<td>D2650</td>
<td>Inlay - resin-based composite - one surface</td>
<td>$170.00</td>
</tr>
<tr>
<td>D2651</td>
<td>Inlay - resin-based composite - two surfaces</td>
<td>$195.00</td>
</tr>
<tr>
<td>D2652</td>
<td>Inlay - resin-based composite - three or more surfaces</td>
<td>$230.00</td>
</tr>
<tr>
<td>D2662</td>
<td>Onlay - resin-based composite - two surfaces</td>
<td>$225.00</td>
</tr>
<tr>
<td>D2663</td>
<td>Onlay - resin-based composite - three surfaces</td>
<td>$250.00</td>
</tr>
<tr>
<td>D2664</td>
<td>Onlay - resin-based composite - four or more surfaces</td>
<td>$295.00</td>
</tr>
<tr>
<td>D2710</td>
<td>Crown - resin-based composite (indirect)</td>
<td>$145.00</td>
</tr>
<tr>
<td>D2712</td>
<td>Crown - ¾ resin-based composite (indirect)</td>
<td>$145.00</td>
</tr>
</tbody>
</table>
D2720  Crown - resin with high noble metal................................................................. $295.00
D2721  Crown - resin with predominantly base metal ................................................... $195.00
D2722  Crown - resin with noble metal............................................................................. $235.00
D2740  Crown - porcelain/ceramic substrate .................................................................... $355.00
D2750  Crown - porcelain fused to high noble metal....................................................... $355.00
D2751  Crown - porcelain fused to predominantly base metal ........................................ $255.00
D2752  Crown - porcelain fused to noble metal................................................................. $295.00
D2780  Crown - ¾ cast high noble metal ........................................................................... $355.00
D2781  Crown - ¾ cast predominantly base metal............................................................ $255.00
D2782  Crown - ¾ cast noble metal .................................................................................. $295.00
D2783  Crown - ¾ porcelain/ceramic ................................................................................ $355.00
D2790  Crown - full cast high noble metal ....................................................................... $355.00
D2791  Crown - full cast predominantly base metal........................................................ $255.00
D2792  Crown - full cast noble metal ................................................................................. $295.00
D2794  Crown - titanium .................................................................................................... $355.00
D2910  Recement inlay, onlay or partial coverage restoration ........................................... $10.00
D2915  Recement cast or prefabricated post and core......................................................... $10.00
D2920  Recement crown .................................................................................................... $10.00
D2930  Prefabricated stainless steel crown - primary tooth ............................................... $50.00
D2931  Prefabricated stainless steel crown - permanent tooth .......................................... $50.00
D2932  Prefabricated resin crown - anterior primary tooth ................................................. $65.00
D2933  Prefabricated stainless steel crown with resin window - anterior primary tooth ................................................................. $75.00
D2940  Sedative filling ........................................................................................................ No Cost
D2950  Core buildup, including any pins ........................................................................... $50.00
D2951  Pin retention - per tooth, in addition to restoration ................................................ No Cost
D2952  Post and core in addition to crown, indirectly fabricated - includes canal preparation ................................................................. $95.00
D2953  Each additional indirectly fabricated post - same tooth - includes canal preparation ................................................................. $70.00
D2954  Prefabricated post and core in addition to crown - base metal post; includes canal preparation ................................................................. $80.00
D2957  Each additional prefabricated post - same tooth - base metal post; includes canal preparation ................................................................. $60.00
D2970  Temporary crown (fractured tooth) - palliative treatment only ............................... $10.00
D2971  Additional procedures to construct new crown under existing partial denture framework ................................................................. $50.00
D2980  Crown repair, by report .......................................................................................... $20.00

**D3000-D3999 IV. ENDODONTICS**
D3110  Pulp cap - direct (excluding final restoration) ..................................................... No Cost
D3120  Pulp cap - indirect (excluding final restoration) .................................................... No Cost
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>D3220</td>
<td>Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinocemental junction and application of medicament</td>
<td>$25.00</td>
</tr>
<tr>
<td>D3221</td>
<td>Pulpal debridement, primary and permanent teeth</td>
<td>$30.00</td>
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<tr>
<td>D3230</td>
<td>Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration)</td>
<td>$40.00</td>
</tr>
<tr>
<td>D3240</td>
<td>Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration)</td>
<td>$40.00</td>
</tr>
<tr>
<td>D3310</td>
<td>Root canal - anterior (excluding final restoration)</td>
<td>$95.00</td>
</tr>
<tr>
<td>D3320</td>
<td>Root canal - bicuspid (excluding final restoration)</td>
<td>$185.00</td>
</tr>
<tr>
<td>D3330</td>
<td>Root canal - molar (excluding final restoration)</td>
<td>$335.00</td>
</tr>
<tr>
<td>D3331</td>
<td>Treatment of root canal obstruction; non-surgical access</td>
<td>$70.00</td>
</tr>
<tr>
<td>D3332</td>
<td>Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth</td>
<td>$70.00</td>
</tr>
<tr>
<td>D3333</td>
<td>Internal root repair of perforation defects</td>
<td>$70.00</td>
</tr>
<tr>
<td>D3346</td>
<td>Retreatment of previous root canal therapy - anterior</td>
<td>$125.00</td>
</tr>
<tr>
<td>D3347</td>
<td>Retreatment of previous root canal therapy - bicuspid</td>
<td>$215.00</td>
</tr>
<tr>
<td>D3348</td>
<td>Retreatment of previous root canal therapy - molar</td>
<td>$365.00</td>
</tr>
<tr>
<td>D3351</td>
<td>Apexification/recalcification - initial visit (apical closure/calcific repair of perforations, root resorption, etc.)</td>
<td>$70.00</td>
</tr>
<tr>
<td>D3352</td>
<td>Apexification/recalcification - interim medication replacement (apical closure/calcific repair of perforations, root resorption, etc.)</td>
<td>$45.00</td>
</tr>
<tr>
<td>D3353</td>
<td>Apexification/recalcification - final visit (includes completed root canal therapy - apical closure/calcific repair of perforations, root resorption, etc.)</td>
<td>$45.00</td>
</tr>
<tr>
<td>D3410</td>
<td>Apicoectomy/periradicular surgery - anterior</td>
<td>$115.00</td>
</tr>
<tr>
<td>D3421</td>
<td>Apicoectomy/periradicular surgery - bicuspid (first root)</td>
<td>$125.00</td>
</tr>
<tr>
<td>D3425</td>
<td>Apicoectomy/periradicular surgery - molar (first root)</td>
<td>$135.00</td>
</tr>
<tr>
<td>D3426</td>
<td>Apicoectomy/periradicular surgery (each additional root)</td>
<td>$80.00</td>
</tr>
<tr>
<td>D3430</td>
<td>Retrograde filling - per root</td>
<td>$60.00</td>
</tr>
<tr>
<td>D3450</td>
<td>Root amputation, per root</td>
<td>$70.00</td>
</tr>
<tr>
<td>D3920</td>
<td>Hemisection (including any root removal), not including root canal therapy</td>
<td>$60.00</td>
</tr>
</tbody>
</table>

**D4000-D4999 V. PERIODONTICS**

Includes preoperative and postoperative evaluations and treatment under a local anesthetic.

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>D4210</td>
<td>Gingivectomy or gingivoplasty - four or more contiguous teeth or bounded teeth spaces per quadrant</td>
<td>$130.00</td>
</tr>
<tr>
<td>D4211</td>
<td>Gingivectomy or gingivoplasty - one to three contiguous teeth or bounded teeth spaces per quadrant</td>
<td>$80.00</td>
</tr>
<tr>
<td>D4240</td>
<td>Gingival flap procedure, including root planing - four or more contiguous teeth or bounded teeth spaces per quadrant</td>
<td>$135.00</td>
</tr>
</tbody>
</table>
### D4241 Gingival flap procedure, including root planing - one to three contiguous teeth or bounded teeth spaces per quadrant $80.00

### D4245 Apically positioned flap $135.00

### D4249 Clinical crown lengthening - hard tissue $125.00

### D4260 Osseous surgery (including flap entry and closure) - four or more contiguous teeth or bounded teeth spaces per quadrant $300.00

### D4261 Osseous surgery (including flap entry and closure) - one to three contiguous teeth or bounded teeth spaces per quadrant $240.00

### D4263 Bone replacement graft - first site in quadrant $215.00

### D4264 Bone replacement graft - each additional site in quadrant $65.00

### D4270 Pedicle soft tissue graft procedure $215.00

### D4271 Free soft tissue graft procedure (including donor site surgery) $215.00

### D4274 Distal or proximal wedge procedure (when not performed in conjunction with surgical procedures in the same anatomical area) $70.00

### D4341 Periodontal scaling and root planing - four or more teeth per quadrant - limited to 4 quadrants during any 12 consecutive months $50.00

### D4342 Periodontal scaling and root planing - one to three teeth per quadrant - limited to 4 quadrants during any 12 consecutive months $40.00

### D4355 Full mouth debridement to enable comprehensive evaluation and diagnosis - limited to 1 treatment in any 12 consecutive months $50.00

### D4910 Periodontal maintenance - limited to 1 treatment each 6 month period $35.00

### D4910 Additional periodontal maintenance (within the 6 month period) $55.00

### D5000-D5899 VI. PROSTHODONTICS (removable)

- For all listed dentures and partial dentures, Copayment includes after delivery adjustments and tissue conditioning, if needed, for the first six months after placement. The Enrollee must continue to be eligible, and the service must be provided at the Contract Dentist's facility where the denture was originally delivered.

- Rebases, relines and tissue conditioning are limited to 1 per denture during any 12 consecutive months.

- Replacement of a denture or a partial denture requires the existing denture to be 5+ years old.

### D5110 Complete denture - maxillary $285.00

### D5120 Complete denture - mandibular $285.00

### D5130 Immediate denture - maxillary $305.00

### D5140 Immediate denture - mandibular $305.00

### D5211 Maxillary partial denture - resin base (including any conventional clasps, rests and teeth) $245.00
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>D5212</td>
<td>Mandibular partial denture - resin base (including any conventional clasps, rests and teeth)</td>
<td>$245.00</td>
</tr>
<tr>
<td>D5213</td>
<td>Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)</td>
<td>$315.00</td>
</tr>
<tr>
<td>D5214</td>
<td>Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)</td>
<td>$315.00</td>
</tr>
<tr>
<td>D5225</td>
<td>Maxillary partial denture - flexible base (including any clasps, rests and teeth)</td>
<td>$365.00</td>
</tr>
<tr>
<td>D5226</td>
<td>Mandibular partial denture - flexible base (including any clasps, rests and teeth)</td>
<td>$365.00</td>
</tr>
<tr>
<td>D5410</td>
<td>Adjust complete denture - maxillary</td>
<td>$10.00</td>
</tr>
<tr>
<td>D5411</td>
<td>Adjust complete denture - mandibular</td>
<td>$10.00</td>
</tr>
<tr>
<td>D5421</td>
<td>Adjust partial denture - maxillary</td>
<td>$10.00</td>
</tr>
<tr>
<td>D5422</td>
<td>Adjust partial denture - mandibular</td>
<td>$10.00</td>
</tr>
<tr>
<td>D5510</td>
<td>Repair broken complete denture base</td>
<td>$40.00</td>
</tr>
<tr>
<td>D5520</td>
<td>Replace missing or broken teeth - complete denture (each tooth)</td>
<td>$20.00</td>
</tr>
<tr>
<td>D5610</td>
<td>Repair resin denture base</td>
<td>$40.00</td>
</tr>
<tr>
<td>D5620</td>
<td>Repair cast framework</td>
<td>$40.00</td>
</tr>
<tr>
<td>D5630</td>
<td>Repair or replace broken clasp</td>
<td>$40.00</td>
</tr>
<tr>
<td>D5640</td>
<td>Replace broken teeth - per tooth</td>
<td>$30.00</td>
</tr>
<tr>
<td>D5650</td>
<td>Add tooth to existing partial denture</td>
<td>$30.00</td>
</tr>
<tr>
<td>D5660</td>
<td>Add clasp to existing partial denture</td>
<td>$40.00</td>
</tr>
<tr>
<td>D5670</td>
<td>Replace all teeth and acrylic on cast metal framework (maxillary)</td>
<td>$165.00</td>
</tr>
<tr>
<td>D5671</td>
<td>Replace all teeth and acrylic on cast metal framework (mandibular)</td>
<td>$165.00</td>
</tr>
<tr>
<td>D5710</td>
<td>Rebase complete maxillary denture</td>
<td>$95.00</td>
</tr>
<tr>
<td>D5711</td>
<td>Rebase complete mandibular denture</td>
<td>$95.00</td>
</tr>
<tr>
<td>D5720</td>
<td>Rebase maxillary partial denture</td>
<td>$95.00</td>
</tr>
<tr>
<td>D5721</td>
<td>Rebase mandibular partial denture</td>
<td>$95.00</td>
</tr>
<tr>
<td>D5730</td>
<td>Reline complete maxillary denture (chairside)</td>
<td>$50.00</td>
</tr>
<tr>
<td>D5731</td>
<td>Reline complete mandibular denture (chairside)</td>
<td>$50.00</td>
</tr>
<tr>
<td>D5740</td>
<td>Reline maxillary partial denture (chairside)</td>
<td>$50.00</td>
</tr>
<tr>
<td>D5741</td>
<td>Reline mandibular partial denture (chairside)</td>
<td>$50.00</td>
</tr>
<tr>
<td>D5750</td>
<td>Reline complete maxillary denture (laboratory)</td>
<td>$85.00</td>
</tr>
<tr>
<td>D5751</td>
<td>Reline complete mandibular denture (laboratory)</td>
<td>$85.00</td>
</tr>
<tr>
<td>D5760</td>
<td>Reline maxillary partial denture (laboratory)</td>
<td>$85.00</td>
</tr>
<tr>
<td>D5761</td>
<td>Reline mandibular partial denture (laboratory)</td>
<td>$85.00</td>
</tr>
</tbody>
</table>
D5820 Interim partial denture (maxillary) - limited to 1 in any 12 consecutive months ................................................................. $105.00
D5821 Interim partial denture (mandibular) - limited to 1 in any 12 consecutive months ................................................................. $105.00
D5850 Tissue conditioning, maxillary........................................... $25.00
D5851 Tissue conditioning, mandibular........................................... $25.00

D5900-D5999 VII. MAXILLOFACIAL PROSTHESES - Not Covered

D6000-D6199 VIII. IMPLANT SERVICES - Not Covered

D6200-D6999 IX. PROSTHODONTICS, fixed (each retainer and each pontic constitutes a unit in a fixed partial denture [bridge])

- When a crown and/or pontic exceeds six units in the same treatment plan, an Enrollee may be charged an additional $100.00 per unit, beyond the 6th unit.
- Replacement of a crown, pontic, inlay, onlay or stress breaker requires the existing bridge to be 5+ years old.

D6210 Pontic - cast high noble metal........................................... $355.00
D6211 Pontic - cast predominantly base metal.......................... $225.00
D6212 Pontic - cast noble metal................................................ $295.00
D6240 Pontic - porcelain fused to high noble metal.................... $355.00
D6241 Pontic - porcelain fused to predominantly base metal......... $255.00
D6242 Pontic - porcelain fused to noble metal.......................... $295.00
D6245 Pontic - porcelain/ceramic ............................................. $355.00
D6250 Pontic - resin with high noble metal............................... $295.00
D6251 Pontic - resin with predominantly base metal.................. $195.00
D6252 Pontic - resin with noble metal ..................................... $235.00
D6600 Inlay - porcelain/ceramic, two surfaces......................... $305.00
D6601 Inlay - porcelain/ceramic, three or more surfaces .......... $325.00
D6602 Inlay - cast high noble metal, two surfaces ...................... $255.00
D6603 Inlay - cast high noble metal, three or more surfaces ....... $265.00
D6604 Inlay - cast predominantly base metal, two surfaces ......... $155.00
D6605 Inlay - cast predominantly base metal, three or more surfaces ................................................................. $165.00
D6606 Inlay - cast noble metal, two surfaces............................. $185.00
D6607 Inlay - cast noble metal, three or more surfaces ............... $195.00
D6608 Onlay - porcelain/ceramic, two surfaces.......................... $300.00
D6609 Onlay - porcelain/ceramic, three or more surfaces .......... $335.00
D6610 Onlay - cast high noble metal, two surfaces ..................... $260.00
D6611 Onlay - cast high noble metal, three or more surfaces ...... $270.00
D6612 Onlay - cast predominantly base metal, two surfaces ..... $160.00
D6613 Onlay - cast predominantly base metal, three or more surfaces ................................................................. $170.00
D6614  Onlay - cast noble metal, two surfaces ........................................ $190.00
D6615  Onlay - cast noble metal, three or more surfaces ...................... $200.00
D6720  Crown - resin with high noble metal ...................................... $295.00
D6721  Crown - resin with predominantly base metal ......................... $195.00
D6722  Crown - resin with noble metal ............................................. $235.00
D6740  Crown - porcelain/ceramic .................................................... $355.00
D6750  Crown - porcelain fused to high noble metal ......................... $355.00
D6751  Crown - porcelain fused to predominantly base metal ............. $255.00
D6752  Crown - porcelain fused to noble metal ................................ $295.00
D6780  Crown - ¾ cast high noble metal ........................................... $355.00
D6781  Crown - ¾ cast predominantly base metal ............................. $255.00
D6782  Crown - ¾ cast noble metal ................................................ $295.00
D6783  Crown - ¾ porcelain/ceramic ............................................... $355.00
D6790  Crown - full cast high noble metal ....................................... $355.00
D6791  Crown - full cast predominantly base metal ........................... $255.00
D6792  Crown - full cast noble metal ............................................. $295.00
D6930  Recement fixed partial denture ............................................. $15.00
D6940  Stress breaker ...................................................................... $25.00
D6970  Post and core in addition to fixed partial denture retainer, indirectly fabricated - includes canal preparation .......................... $95.00
D6971  Prefabricated post and core in addition to fixed partial denture retainer - base metal post; includes canal preparation .............. $80.00
D6972  Core buildup for retainer, including any pins ......................... $50.00
D6976  Each additional indirectly fabricated post - same tooth - includes canal preparation ......................................................... $70.00
D6977  Each additional prefabricated post - same tooth - base metal post; includes canal preparation ........................................... $60.00
D6980  Fixed partial denture repair, by report ..................................... $55.00

**D7000-D7999  X. ORAL AND MAXILLOFACIAL SURGERY**

*Includes preoperative and postoperative evaluations and treatment under a local anesthetic.*

D7111  Extraction, coronal remnants - deciduous tooth ..................... No Cost
D7140  Extraction, erupted tooth or exposed root (elevation and/or forceps removal) ................................................................. $5.00
D7210  Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth ......................................................................................... $45.00
D7220  Removal of impacted tooth - soft tissue ................................ $55.00
D7230  Removal of impacted tooth - partially bony ............................ $75.00
D7240  Removal of impacted tooth - completely bony ....................... $95.00
D7241  Removal of impacted tooth - completely bony, with unusual surgical complications ......................................................... $115.00
The listed Copayment for each phase of orthodontic treatment (limited, interceptive or comprehensive) covers up to 24 months of active treatment. Beyond 24 months, an additional monthly fee, not to exceed $125.00, may apply.

- The Retention Copayment includes adjustments and/or office visits up to 24 months.

**Pre and post orthodontic records include:**

The benefit for pre-treatment records and diagnostic services includes: ................................................................. $200.00
The benefit for post-treatment records includes: $70.00

D0210  Intraoral - complete series (including bitewings)
D0470  Diagnostic casts

D8010  Limited orthodontic treatment of the primary dentition ............$1,150.00
D8020  Limited orthodontic treatment of the transitional dentition - child or adolescent to age 19 .................................................................$1,150.00
D8030  Limited orthodontic treatment of the adolescent dentition - adolescent to age 19 .................................................................$1,150.00
D8040  Limited orthodontic treatment of the adult dentition - adults, including covered dependent adult children .............................................$1,350.00
D8050  Interceptive orthodontic treatment of the primary dentition........$1,150.00
D8060  Interceptive orthodontic treatment of the transitional dentition .............................................................................................................$1,150.00
D8070  Comprehensive orthodontic treatment of the transitional dentition - child or adolescent to age 19 .................................................................$1,900.00
D8080  Comprehensive orthodontic treatment of the adolescent dentition - adolescent to age 19 .................................................................$1,900.00
D8090  Comprehensive orthodontic treatment of the adult dentition - adults, including covered dependent adult children .............................................$2,100.00
D8660  Pre-orthodontic treatment visit .........................................................$25.00
D8680  Orthodontic retention (removal of appliances, construction and placement of removable retainers) .........................................................$275.00
D8999  Unspecified orthodontic procedure, by report - includes treatment planning session .................................................................$100.00

D9000-D9999  XII. ADJUNCTIVE GENERAL SERVICES
D9110  Palliative (emergency) treatment of dental pain - minor procedure .................................................................$10.00
D9211  Regional block anesthesia................................................................. No Cost
D9212  Trigeminal division block anesthesia................................................ No Cost
D9215  Local anesthesia................................................................................ No Cost
D9220  Deep sedation/general anesthesia - first 30 minutes ......................$165.00
D9221  Deep sedation/general anesthesia - each additional 15 minutes.....$80.00
D9241  Intravenous conscious sedation/analgesia - first 30 minutes ........$165.00
D9242  Intravenous conscious sedation/analgesia - each additional 15 minutes .................................................................................................$80.00
D9310  Consultation - diagnostic service provided by dentist or physician other than requesting dentist or physician .............................................$10.00
D9430  Office visit for observation (during regularly scheduled hours) - no other services performed................................................................. $5.00
D9440  Office visit - after regularly scheduled hours ....................................$20.00
D9450  Case presentation, detailed and extensive treatment planning........ No Cost
<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>D9940</td>
<td>Occlusal guard, by report - <em>limited to 1 in 3 years</em></td>
<td>$95.00</td>
</tr>
<tr>
<td>D9951</td>
<td>Occlusal adjustment, limited</td>
<td>$45.00</td>
</tr>
<tr>
<td>D9952</td>
<td>Occlusal adjustment, complete</td>
<td>$95.00</td>
</tr>
<tr>
<td>D9972</td>
<td>External bleaching - per arch - <em>limited to one bleaching tray and gel for two weeks of self treatment</em></td>
<td>$125.00</td>
</tr>
<tr>
<td>D9999</td>
<td>Unspecified adjunctive procedure, by report - <em>includes failed appointment without 24 hour notice - per 15 minutes of appointment time - up to an overall maximum of $40.00</em></td>
<td>$10.00</td>
</tr>
</tbody>
</table>

If services for a listed procedure are performed by the assigned Contract Dentist, the Enrollee pays the specified Copayment. Listed procedures which require a Dentist to provide specialized services, and are referred by the assigned Contract Dentist, must be preauthorized in writing by Delta Dental. The Enrollee pays the Copayment specified for such services.

Procedures not listed above are not covered, however, may be available at the Contract Dentist's "filed fees." "Filed fees" means the Contract Dentist's fees on file with Delta Dental. Questions regarding these fees should be directed to Delta Dental's Customer Service department at 800-422-4234.
SCHEDULE B
Limitations of Benefits

Limitations

1. The frequency of certain Benefits is limited. All frequency limitations are listed in Schedule A, Description of Benefits and Copayments.

2. If the Enrollee accepts a treatment plan from the Contract Dentist that includes any combination of more than six crowns, bridge pontics and/or bridge retainers, the Enrollee may be charged an additional $100.00 above the listed Copayment for each of these services after the sixth unit has been provided.

3. General anesthesia and/or intravenous sedation/analgesia is limited to treatment by a contracted oral surgeon and in conjunction with an approved referral for the removal of one or more partial or full bony impactions, (Procedures D7230, D7240, and D7241).

4. Benefits provided by a pediatric Dentist are limited to children through age seven following an attempt by the assigned Contract Dentist to treat the child and upon prior authorization by Delta Dental, less applicable Copayments. Exceptions for medical conditions, regardless of age limitation, will be considered on an individual basis.

5. The cost to an Enrollee receiving orthodontic treatment whose coverage is cancelled or terminated for any reason will be based on the Contract Orthodontist's usual fee for the treatment plan. The Contract Orthodontist will prorate the amount for the number of months remaining to complete treatment. The Enrollee makes payment directly to the Contract Orthodontist as arranged.

6. Orthodontic treatment in progress is limited to new DeltaCare USA Enrollees who, at the time of their original effective date, are in active treatment started under their previous employer sponsored dental plan, as long as they continue to be eligible under the DeltaCare USA program. Active treatment means tooth movement has begun. Enrollees are responsible for all Copayments and fees subject to the provisions of their prior dental plan. Delta Dental is financially responsible only for amounts unpaid by the prior dental plan for qualifying orthodontic cases.
Exclusions of Benefits

Exclusions

1. Any procedure that is not specifically listed under Schedule A, Description of Benefits and Copayments.

2. Any procedure that in the professional opinion of the Contract Dentist:
   a. has poor prognosis for a successful result and reasonable longevity based on the condition of the tooth or teeth and/or surrounding structures, or
   b. is inconsistent with generally accepted standards for dentistry.

3. Services solely for cosmetic purposes, with the exception of procedure D9972, External bleaching, per arch, or for conditions that are a result of hereditary or developmental defects, such as cleft palate, upper and lower jaw malformations, congenitally missing teeth and teeth that are discolored or lacking enamel, except for the treatment of newborn children with congenital defects or birth abnormalities.

4. Porcelain crowns, porcelain fused to metal, cast metal or resin with metal type crowns and fixed partial dentures (bridges) for children under 16 years of age.

5. Lost or stolen appliances including, but not limited to, full or partial dentures, space maintainers and crowns and fixed partial dentures (bridges).

6. Procedures, appliances or restoration if the purpose is to change vertical dimension, or to diagnose or treat abnormal conditions of the temporomandibular joint (TMJ).

7. Precious metal for removable appliances, metallic or permanent soft bases for complete dentures, porcelain denture teeth, precision abutments for removable partials or fixed partial dentures (overlays, implants, and appliances associated therewith) and personalization and characterization of complete and partial dentures.

8. Implant-supported dental appliances and attachments, implant placement, maintenance, removal and all other services associated with a dental implant.


10. Dental services received from any dental facility other than the assigned Contract Dentist, a preauthorized dental specialist, or a Contract Orthodontist except for Emergency Services as described in the Contract and/or Evidence of Coverage.

11. All related fees for admission, use, or stays in a hospital, out-patient surgery center, extended care facility, or other similar care facility.

12. Prescription drugs.
13. Dental expenses incurred in connection with any dental or orthodontic procedure
started before the Enrollee's eligibility with the DeltaCare USA program.
Examples include: teeth prepared for crowns, root canals in progress, full or
partial dentures for which an impression has been taken and orthodontics unless
qualified for the orthodontic treatment in progress provision.

14. Lost, stolen or broken orthodontic appliances.

15. Changes in orthodontic treatment necessitated by accident of any kind.

16. Myofunctional and parafunctional appliances and/or therapies.

17. Composite or ceramic brackets, lingual adaptation of orthodontic bands and
other specialized or cosmetic alternatives to standard fixed and removable
orthodontic appliances.

18. Treatment or appliances that are provided by a Dentist whose practice
specializes in prosthodontic services.
If you have any questions or need additional information, call or write:

Toll Free
800-422-4234

Administered by:
Delta Dental of California
12898 Towne Center Drive
Cerritos, CA 90703-8546

IMPORTANT: Can you read this document? If not, we can have somebody help you read it. For free help, please call Delta Dental at 1-800-422-4234. You may also be able to receive this document in Spanish or Chinese.

IMPORTANTE: ¿Puede leer este documento? Si no, podemos ayudarle. Para obtener ayuda gratis, llame a Delta Dental al 1-800-422-4234. También puede recibir este documento en español o chino.

重要通知：您能讀這份文件嗎？如有問題，我們可請他人協助您。如需免費協助，請電 Delta Dental 1-800-422-4234 您也能取得這份文件的西班牙文或中文譯本。