# DeltaCare USA - provided by Delta Dental of New York



We'll do whatever it takes and then some.

#### Find a DeltaCare USA dentist

Select from among the many conveniently located DeltaCare USA contracted general dentists. To find the most current listing of DeltaCare USA dental offices you can:

Visit our website at deltadentalins.com/enrollees. Under Find a dentist, select DeltaCare USA as your network.

Or call Customer Service at 800-422-4234 for help in finding a DeltaCare USA dentist.



# Welcome to DeltaCare USA — quality, convenience, predictable costs

DeltaCare USA is a dental program that provides you and your family with quality dental benefits at an affordable cost. The DeltaCare USA program is designed to encourage you and your family to visit the dentist regularly to maintain your dental health.

When you enroll, you select a contract dentist to provide services. The DeltaCare USA network consists of private practice dental facilities that have been carefully screened for quality.

Enroll in DeltaCare USA and you'll enjoy these features:

# Quality

- Extensive benefits for you and your family
- No restrictions on pre-existing conditions covered, except for work in progress
- Large, stable network of dentists, so you can enjoy a long-term relationship with your dentist

# Convenience

- No claim forms to complete
- Easy access to specialty care
- Expanded business hours for toll-free customer service, from 8 a.m. to 9 p.m.,
   Eastern time

## **Predictable costs**

- No deductibles
- Out-of-pocket costs are clearly defined
- Out-of-area dental emergency coverage up to \$100 per emergency
- No annual or lifetime dollar maximums

△ DELTA DENTAL

Administered by Delta Dental Insurance Company









# What if I have questions about my DeltaCare USA Program?

## Eligibility for you and your family

If you meet your group's eligibility requirements for dental coverage, you can enroll in the DeltaCare USA program. If your program includes dependent coverage, you may also enroll eligible dependents. Contact your benefits administrator if you have any questions.

#### Easy enrollment

Simply complete the enrollment process as directed by your benefits administrator. Be sure to indicate a dentist (from the list of contract dental facilities) for both yourself and your eligible dependents. Include the name of your group.

#### How your DeltaCare USA program works

Your selected contract dentist will take care of your dental care needs. If you require treatment from a specialist, your contract dentist will handle the referral for you.

After you have enrolled, you will receive a membership packet that includes an identification card and an Evidence of Coverage that fully describes the benefits of your dental program. Also included in this packet are the name, address and phone number of your contract dentist. Simply call the dental facility to make an appointment.

Under the DeltaCare USA program, many services are covered at no cost, while others have copayments (amount you pay your contract dentist) for certain benefits. See the "Description of Benefits and Copayments" for a list of your benefits.

Please note: Dental services that are not performed by your selected contract dentist, or are not covered under provisions for emergency care below, must be preauthorized to be covered by your DeltaCare USA program.

#### Provisions for emergency care

Under your DeltaCare USA program, you and your eligible dependents are covered for out-of-area dental emergencies (35 or more miles from your contract dentist). Your program pays up to \$100 for emergency dental expenses per emergency for each enrollee.

My dentist is a Delta Dental dentist but is not on the list of DeltaCare USA dentists. Can I still receive treatment from this dentist?

You must receive treatment from your selected DeltaCare USA contract dentist. Please note that Delta Dental dentists are not necessarily DeltaCare USA dentists.

Do my family members receive treatment from the same DeltaCare USA contract dentist?

You and your eligible dependents may receive care from the same contract dentist, or if you prefer, you may select up to a maximum of three contract dental facilities.

#### Can I change my contract dentist?

You may change contract dentists by contacting the Customer Service department either by phone or in writing, or by visiting our website (deltadentalins.com). If you contact us by the 21st of the month, the change will become effective the first of the following month.

How long does it take to get an appointment with a DeltaCare USA dentist?

Two to four weeks is a reasonable amount of time to wait for a routine, non-urgent appointment. If you require a specific time, you may have to wait longer. Most DeltaCare USA dentists are in private group practices, which means greater appointment availability and extended office hours.

# Highlights of your DeltaCare USA Program

#### Are pre-existing dental conditions and work in progress covered?

Treatment for pre-existing conditions, such as extracted teeth, is covered under the DeltaCare USA program. However, benefits are not provided for any dental treatment started before joining the program (that is, work in progress, such as preparations for crowns, root canals and impressions for dentures). Orthodontic treatment in progress may be covered for new DeltaCare USA enrollees. See the "Limitations and Exclusions of Benefits."

# How does the DeltaCare USA program encourage preventive care?

Your DeltaCare USA program is designed to encourage regular visits to the dentist by having no copayments (fees you pay to the contract dentist) on most diagnostic and preventive benefits. See the enclosed "Description of Benefits and Copayments."

# Does my DeltaCare USA program cover specialists' services?

Your contract dentist will coordinate your specialty care needs for oral surgery, endodontics, periodontics or pediatric dentistry with an approved contract specialist. There is no additional charge to you for receiving care from a specialist. If there is no contract specialist within your service area, a referral to an out-of-network specialist will be authorized at no extra cost, other than the applicable copayment.

# What if I have questions about my DeltaCare USA program?

Call the Customer Service department at 800-422-4234. We have multilingual representatives available from 8 a.m. to 9 p.m. Eastern time, Monday through Friday. Our Customer Service representatives can answer benefits questions, as well as arrange facility transfers and urgent care referrals.

Our Customer Service representatives have worked in dental facilities and can answer benefits questions, as well as arrange facility transfers and urgent care referrals.

**ENROLLEE** 

#### **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-2015 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.

	ENROLLEE
CODE	DESCRIPTION PAYS
	00999 I. DIAGNOSTIC
D0120	Periodic oral evaluation - established patient
D0140	Limited oral evaluation - problem focused
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver No Cost
D0150	Comprehensive oral evaluation - new or established patient
D0160	Detailed and extensive oral evaluation - problem focused, by report
D0170	Re-evaluation - limited, problem focused (established patient; not post-operative visit)
D0171	Re-evaluation - post-operative office visit
D0180	Comprehensive periodontal evaluation - new or established patient
D0190	Screening of a patient
D0191	Assessment of a patient
D0210	Intraoral - complete series of radiographic images - limited to 1 series every 24 months
D0220	Intraoral - periapical first radiographic image
D0230	Intraoral - periapical each additional radiographic image
D0240	Intraoral - occlusal radiographic image
D0270	Bitewing - single radiographic image
D0272	Bitewings - two radiographic images
D0273	Bitewings three radiographic images
D0274	Bitewings - four radiographic images - limited to 1 series every 6 months
D0330	Panoramic radiographic image
D0460	Pulp vitality tests
D0470	Diagnostic casts
D0472	Accession of tissue, gross examination, preparation and transmission of written report
D0473	Accession of tissue, gross and microscopic examination, preparation and transmission of written report
D0474	Accession of tissue, gross and microscopic examination, including assessment of surgical margins for presence
	of disease, preparation and transmission of written report
D0601	Caries risk assessment and documentation, with a finding of low risk - limited to children age 3 to 19, 1 every 3  years
D0000	Caries risk assessment and documentation, with a finding of moderate risk - limited to children age 3 to 19, 1
D0602	every 3 years
DUEU3	Caries risk assessment and documentation, with a finding of high risk - limited to children age 3 to 19, 1 every
	3 years No Cost
D0999	Unspecified diagnostic procedure, by report - includes office visit, per visit (in addition to other services)
D1000-	D1999 II. PREVENTIVE
D1110	Prophylaxis cleaning - adult - 1 per 6 month period
D1120	Prophylaxis cleaning - child - 1 per 6 month period
D1206	Topical application of fluoride varnish - child to age 19; 1 D1206 or D1208 per 6 month period
D1208	Topical application of fluoride - excluding varnish - child to age 19; 1 D1206 or D1208 per 6 month period No Cost
D1330	Oral hygiene instructions
D1351	Sealant - per tooth - limited to permanent molars through age 15
D1352	Preventive resin restoration in a moderate to high caries risk patient - permanent tooth - limited to permanent \$10.00
	molars infolion and 13
D1353	Sealant length - her routh - wither to benutation morars and any age to the
D1510	Space maintainer - fixed - unilateral\$40.00

Pla	n NYA30 DeltaCare USA Description of Benefits and Copa	yments
D1515	Space maintainer - fixed - bilateral	. \$40.00
D1520	Space maintainer - removable - unilateral	
D1525		
	Re-cement or re-bond space maintainer	
D1555	Removal of fixed space maintainer	\$10.00
D2000	-D2999 III. RESTORATIVE	
- Includ	les polishing, all adhesives and bonding agents, indirect pulp capping, bases, liners and acid etch procedures.	
D2140	Amalgam - one surface, primary or permanent	
	Amalgam - two surfaces, primary or permanent	
D2160	Annual and annual burners are barners and an experience and an exp	
D2161		
D2330		
D2331 D2332		
D2332		. No Cost
D2330	The second section of the second seco	
D2391		
D2392		
D2393		
D2394		\$35.00
D2510		\$130.00
D2520	Inlay - metallic - two surfaces <sup>2.6</sup>	\$140.00
D2530	Inlay - metallic - three or more surfaces 2,6	
D2542		. \$146.00
D2543	Onlay - metallic - three surfaces 2.6	. \$156.00
D2544	Onlay - metallic - four or more surfaces 2.6	\$162.00
D2610	Inlay - porcelain/ceramic - one surface 1,2,	\$215.00
D2620	Inlay - porcelain/ceramic - two surfaces 1,2	\$235.00
D2630	Inlay - porcelain/ceramic - three or more surfaces 1,2	\$250.00
D2642	Onlay - porcelain/ceramic - two surfaces 1,2	
D2643	Onlay - porcelain/ceramic - three surfaces 1, 2	
D2644	Onlay - porcelain/ceramic - four or more surfaces 1, 2	\$295.00
D2650	Inlay - resin-based composite - one surface 1/2	\$100.00
D2651	Inlay - resin-based composite - two surfaces 1,2	\$140.00
D2652	Inlay - resin-based composite - three or more surfaces 1, 2	\$170.00
D2662	Onlay - resin-based composite - two surfaces 1.2	\$180.00
D2663		
D2664	Onlay - resin-based composite - four or more surfaces 1, 2	\$225.00
D2710	Crown - resin-based composite (indirect) 1.2	\$110.00
	Crown - ¾ resin-based composite (indirect) 1,2	\$110.00
D2720	Crown - resin with high noble metal 1,2	\$295.00
D2721		\$195.00
D2722	Crown - resin with noble metal 1,2	\$195.00
	Crown - porcelain/ceramic substrate 1.2	
	Crown - porcelain fused to high noble metal 1,2	
D2751	Crown - porcelain fused to predominantly base metal 1,2	\$195.00
D2752	b	\$195.00
D2780		\$295.00
	Crown - 3/ cast predominantly base metal 2	
D2700	Crown - ¼ cast noble metal 2	\$195.00
	Crown - full cast high noble metal <sup>2</sup>	
D2702	Crown - full cost predominantly base metal <sup>2</sup>	\$195.00
D2132	Crown - full cast noble metal <sup>2</sup>	\$195.00
D2754	Re-cement or re-bond inlay, onlay, veneer or partial coverage restoration	. <b>Φ295.00</b>
D231V	Tre-sement of re-point imay, ornay, veneer or partial coverage restoration	\$10.00

–- Plar	NYA30 DeltaCare USA Description of Benefits and Copay	ments
D2915	Re-cement or re-bond indirectly fabricated or prefabricated post and core	\$10.00
D2913 D2920	Re-cement or re-bond crown	\$10.00
D2920 D2921	Reattachment of tooth fragment, incisal edge or cusp (anterior)	No Cost
D2921	Prefabricated porcelain/ceramic crown - primary tooth - anterior	\$35.00
D2929	Prefabricated stainless steel crown - primary tooth	\$35.00
D2930 D2931	Prefabricated stainless steel crown - permanent tooth	\$35.00
D2932		\$45.00
D2933	and the second s	\$35.00
D2940	Protective restoration	No Cost
D2941	Interim therapeutic restoration - primary dentition	No Cost
D2949	Restorative foundation for an indirect restoration	\$15.00
D2950	Core buildup, including any pins when required	\$15.00
D2951	Pin retention - per tooth, in addition to restoration	\$15.00
D2952	Post and core in addition to crown, indirectly fabricated - includes canal preparation	\$15.00
D2953	Each additional indirectly fabricated post - same tooth - includes canal preparation °	\$15.00
D2954	Prefabricated post and core in addition to crown - base metal post; includes canal preparation	\$15.00
D2957	Each additional prefabricated post - same tooth - base metal post; includes canal preparation	\$15.00
D2970	Temporary crown (fractured tooth) - palliative treatment only	\$10.00
D2971	Additional procedures to construct new crown under existing partial denture framework	\$39.00
D2980	Crown repair necessitated by restorative material failure	\$15.00
D2981	Inlay repair necessitated by restorative material failure	\$15.00
D2982	Onlay repair necessitated by restorative material failure	\$15.00
D2983	Veneer repair necessitated by restorative material failure	\$15.00
D2990	Resin infiltration of incipient smooth surface lesions - limited to permanent molars through age 15	\$10.00
D3000-		
D3110	Pulp cap - direct (excluding final restoration)	No Cost
D3120	Pulp cap - indirect (excluding final restoration)	No Cost
D3220	Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinocemental junction and	<b>CE 00</b>
	application of medicament	\$5.00
D3221	Pulpal debridement, primary and permanent teeth	\$5.00
D3222	Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development	\$5.00 \$5.00
D3230	Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration)	\$5.00 \$5.00
D3240	Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration)	\$5.00 \$75.00
D3310	Root canal - endodontic therapy, anterior tooth (excluding final restoration)	\$130.00 \$130.00
	Root canal - endodontic therapy, bicuspid tooth (excluding final restoration)	\$120.00 \$400.00
D3330		\$100.00
D3346	Retreatment of previous root canal therapy - anterior 9	\$95.00 \$440.00
D3347	Retreatment of previous root canal therapy - bicuspid 9	\$140.00
D3348	Retreatment of previous root canal therapy - molar 9	\$200.00 #0E.00
D3410		\$65.00 00.00
D3421	Apicoectomy - bicuspid (first root) 9	
D3425		\$85.00
D3426	Apicoectomy (each additional root) 9	\$50.00
D3427		. \$85.00
D3430	Retrograde filling - per root *	\$50.00
D3450	Root amputation, per root - not covered in conjunction with a hemisection 9	\$60.00
	-D4999 V. PERIODONTICS	
- Includ	les preoperative and postoperative evaluations and treatment under a local anesthetic.	\$42E 00
	Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth bounded spaces per quadrant	<b>⊉1∠3,00</b>
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded spaces per quadrant	. φ∠ΰ.UU ¢ኃᠷ ៱៱
D4212	Gingivectomy or gingivoplasty to allow access for restorative procedure, per tooth	, φ <b>∠</b> υ.υυ
D4240	quadrant	. \$135.00
D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant	. \$135.00

D4260	Osseous surgery (including elevation of a full thickness flap and closure) - four or more contiguous teeth or tooth bounded spaces per quadrant	\$250.00
D4261		\$250.00
D4341		
D4342	Periodontal scaling and root planing - one to three teeth per quadrant - limited to 4 quadrants during any 12	\$45.00
D4355	The state of the s	\$45.00
D4040	consecutive months	\$45.00
D4910 D4921		
	D5899 VI. PROSTHODONTICS (removable)	
D5110	Complete denture - maxillary 3, 10	\$225.00
D5120	Complete denture - mandibular 3, 10	\$225.00
D5130	Immediate denture - maxillary 3, 10	\$300.00
D5140	Immediate denture - mandibular 3, 10	\$300.00
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth) 3, 10	\$245.00
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth) 3, 10,	\$245.00 \$245.00
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps.	
D5214	rests and teeth) 3, 10	
	rests and teeth) 3, 10	\$275.00
D5225	Maxillary partial denture - flexible base (including any clasps, rests and teeth) 3, 10	\$325.00
D5226	Mandibular partial denture - flexible base (including any clasps, rests and teeth) 3, 10	
D5410	Adjust complete denture - maxillary 3	\$10.00
D5411	Adjust complete denture - mandibular <sup>3</sup>	#10,00 #40.00
D5421	Adjust partial depture - manufacial	\$10.00
D5421	Adjust partial denture - maxillary 3	\$10.00
	Adjust partial denture - mandibular <sup>3</sup>	
D5510	Repair broken complete denture base	
D5520	Replace missing or broken teeth - complete denture (each tooth)	\$10.00
D5610	Repair resin denture base	
D5620	Repair cast framework	
D5630	Repair or replace broken clasp	
D5640	Replace broken teeth - per tooth	\$10.00
D5650	Add tooth to existing partial denture	\$10.00
D5660	Add clasp to existing partial denture	
D5710	Rebase complete maxillary denture "	\$50.00
D5711	Rebase complete mandibular denture **	\$50.00
D5720	Rebase maxillary partial denture "	\$50.00
D5721	Rebase mandibular partial denture "	\$50.00 \$50.00
D5730	Reline complete maxillary denture (chairside) "	\$30.00 \$30.00
D5731	Reline complete mandibular denture (chairside)	
D5740		
D5741	Reline maxillary partial denture (chairside) 11	
	Reline mandibular partial denture (chairside) "	\$30.00
D5750	Reline complete maxillary denture (laboratory) "	\$50.00
D5751	Reline complete mandibular denture (laboratory) "	\$50.00
D5760	Reline maxillary partial denture (laboratory) "	\$50.00
D5761	Reline mandibular partial denture (laboratory) "	\$50.00
D5820	Interim partial denture (maxillary) - limited to initial placement of interim partial denture /stayplate to replace extracted anterior teeth during healing <sup>3</sup>	No Cost
D5821	Interim partial denture (mandibular) - limited to initial placement of interim partial denture /stayplate to replace	
	extracted anterior teeth during healing 3	No Cost
D5850	Tissue conditioning, maxillary 3, 11	\$10.00
D5851	Tissue conditioning, mandibular 3, 11	\$10.00 \$10.00
		φ I V.UU

)5900-D	5999 VII. MAXILLOFACIAL PROSTHETICS - Not Covered					
D6000-D	VIII. IMPLANT SERVICES - Not Covered					
D6200-D	[bridge])					
06210	Pontic - cast high noble metal *	\$295.00				
06211	Pontic - cast predominantly base metal <sup>4</sup>	\$195.00				
D6212	Pontic - cast poble metal <sup>4</sup>	\$195.00				
D6240	Pontic - porcelain fused to high noble metal 1.4	\$295.00				
D6241	Pontic - porcelain fused to predominantly base metal 1,4	\$195.00				
D6242	Pontic - porcelain fused to noble metal	\$195.00				
00045	Partia paradain/agrapsia 1,4	\$295.00				
D6250	Pontic - porceiant/ceramic  Pontic - resin with high noble metal 1.4	\$295.00				
D6251	Pontic - resin with predominantly base metal 1.4	\$195.00				
D6252	Pontic - resin with noble metal ""	DO.CE1 &				
D6600	Inlay - porcelain/ceramic, two surfaces 1,4,	\$295.00				
D6601	Inlay - porcelain/ceramic, three or more surfaces 1,4	\$305.00				
D6602	Inlay - cast high noble metal, two surfaces 1,4	\$140.00				
D6603	Inlay - cast high noble metal, three or more surfaces 1.4	\$150.00				
D6604	Inlay - cast predominantly base metal, two surfaces 1,4	\$140.00				
D6605	Inlay - cast predominantly base metal, three or more surfaces 1,4	\$150.00				
D6606	Inlay - cast noble metal, two surfaces 1,4	\$140.00				
D6607	inlay - cast noble metal, three or more surfaces 1, 4	\$150.00				
Deens	Onlay - porcelain/ceramic two surfaces <sup>1,4</sup>	\$295.00				
D6609	Onlay - porcelain/ceramic, three or more surfaces 1, 4	\$305.00				
D6610	Onlay - cast high noble metal, two surfaces 1,4	\$156.00				
D6611	Onlay - cast high noble metal, three or more surfaces <sup>1, 4</sup>	\$156.00				
D6612	Onlay - cast predominantly base metal, two surfaces 1, 4	\$156.00				
D6613	Onlay - cast predominantly base metal, three or more surfaces 1, 4	\$156.00				
D6614	Onlay - cast noble metal, two surfaces 1,4	\$156.00				
D6615	Onlay - cast noble metal, three or more surfaces 1, 4	\$156.00				
D6720	Crown - resin with high noble metal 1,4	\$295.00				
D6721	Crown - resin with predominantly base metal 1, 4	\$195.00				
D6722	Crown - resin with noble metal 1,4	\$195.00				
D6740	Crown - porcelain/ceramic 1,4	\$295.00				
D6750	Crown - porcelain fused to high noble metal 1,4	\$295.UU				
D6751	Crown - porcelain fused to predominantly base metal **	\$195.00 \$406.00				
	Crown - porcelain fused to noble metal *.4	\$180.00				
D6780	Crown - 3/4 cast high noble metal 4	\$405.00				
D6781	Crown - ¾ cast predominantly base metal 4	\$195.00 \$105.00				
D6782	Crown - ¾ cast noble metal 4	\$705 AA				
D6790	Crown - full cast high noble metal 4	\$105 NO				
D6791	Crown - full cast predominantly base metal 4	\$195.00 \$195.00				
D6792	Crown - full cast noble metal 4	\$15.00				
D6930	Re-cement or re-bond fixed partial denture	\$25.00				
	Fixed partial denture repair necessitated by restorative material failure	\$20.00				
D6980		<b>+_0.00</b>				
D7000-						
	es preoperative and postoperative evaluations and treatment under a local anesthetic.	\$6.00				
D7111	Extraction, coronal remnants - deciduous tooth					
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	Ψ0.00				
ס7210	Surgical removal of erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	\$15.00				
חקממת	Removal of impacted tooth - soft tissue	\$40.00				
U122U	Monthly of this program from the season of t					

Pla	n NYA30	DeltaCare USA	Description of Benefits and Copayme	nts
D7230 D7240 D7241 D7250 D7251 D7286 D7310 D7311 D7320 D7321 D7471 D7510 D7960	Removal of impact Removal of impact Surgical removal of Coronectomy - intellicisional biopsy of Alveoloplasty in confide Alveoloplasty in confide Alveoloplasty not in Removal of lateral Incision and drainal	ted tooth - completely bony  ted tooth - completely bony, with the fresidual tooth roots (cutting propertional partial tooth removal  foral tissue - soft - does not incluing incition with extractions - four onjunction with extractions - one to a conjunction with extractions - for a conjunction with extractions - one exostosis (maxilla or mandible) age of abscess - intraoral soft tiss	r more teeth or tooth spaces, per quadrant\$40	0.00 0.00 Cost 0.00 0.00 0.00 0.00 0.00 0.00 0.00 Cost
D8000-	D8999 XI. ORTHO	ODONTICS		
			onal dentition - child or adolescent to age 19 5\$1,800	n nn
D8080			cent dentition - adolescent to age 19 5\$1,800	
D8090	Comprehensive ort	thodontic treatment of the adult de	entition - adults, including covered dependent adult\$2,000	
D8660	Pre-orthodontic trea	atment examination to monitor gro	owth and development - not to be charged with any other No C	
D8680	Orthodontic retention	on (removal of appliances, constr	uction and placement of retainer(s)) 7	Cost
D8999	Unspecified orthodo	ontic procedure, by report - includ	es START-UP FEES, (including initial examination, \$350	
D9000-		NCTIVE GENERAL SERVICES		
D9110			nor procedure\$10	n nn
D9211				
D9212			No C	
D9215			rgical procedures No C	
D9219				
D9310			or physician other than requesting dentist or physician \$20	
D9430	Office visit for obse	rvation (during regularly schedule	ed hours) - no other services performed	5.00
D9440	Office visit - after re	egularly scheduled hours	\$20	0.00
D9450			t planning No C	
D9931			No C	
D9986	Missed appointmen	nt - without 24 hour notice - per 1.	5 minutes of appointment time	0.00
D9987	Canceled appointm	ent - without 24 hour notice - per	15 minutes of appointment time	0.00
Procedu	res not listed above a	tre not covered, however, may be a	vailable at the Contract Dentist's "filed fees "	

Procedures not listed above are not covered, however, may be available at the Contract Dentist's "filed fees."

"Filed fees" mean the Contract Dentist's fees on file with Delta Dental. Questions regarding these fees should be directed to the Customer Service department at 800-422-4234.

#### **FOOTNOTES**

- Porcelain and other tooth-colored materials on molars are considered a material upgrade with a maximum additional charge to the Enrollee of \$150.00.
- 2 Replacement is subject to a limitation requiring the existing restoration to be 5+ years old.
- Includes after delivery adjustments and tissue conditioning, if needed, for the first six months after placement, if the Enrollee continues to be eligible and the service is provided at the Contract Dentist's facility where the denture was originally delivered.
- 4 Replacement is subject to a limitation requiring the existing bridge to be 5+ years old.
- Listed Copayment covers up to 24 months of active orthodontic treatment excluding the services listed for D8999 (Start-up fee). Beyond 24 months of active treatment, an additional monthly fee of \$75.00 applies.
- Base or noble metal is the benefit. If an inlay, onlay or indirectly fabricated post and core is made of high noble metal, an additional fee up to \$100.00 per tooth will be charged for the upgrade.

- Includes adjustments and/or office visits up to 24 months. After 24 months, a monthly fee of \$75.00 applies.
- The Enrollee is also responsible for any incurred orthodontic diagnostic record fees.
- A benefit for permanent teeth only.
- Replacement is subject to a limitation requiring the existing denture to be 5+ years old.
- Limited to 1 per denture during any 12 consecutive months.

#### **SCHEDULE B**

#### **Limitations of Benefits**

- Full mouth x-rays are limited to one set every 24 consecutive months and include any combination of periapicals, bitewings and/or panoramic film.
- 2. Bitewing x-rays are limited to not more than one series of four films in any six month period.
- 3. Diagnostic casts are limited to aid in diagnosis by the Contract Dentist for covered benefits.
- If a biopsy is prior approved by Delta Dental to an oral surgeon, then examination of the resulting biopsy specimen is covered under codes D0472, D0473 or D0474 and available at no additional cost.
- 5. Prophylaxis or periodontal maintenance is limited to one procedure each six month period.
- 6. Benefits for sealants include the application of sealants only to permanent first and second molars with no decay, with no restorations and with the occlusal surface intact, for first molars through age nine and second molars through age 15. Benefits for sealants do not include the repair or replacement of a sealant on any tooth within three years of its application.
- 7. A filling is a benefit for the removal of decay, for minor repairs of tooth structure or to replace a lost filling.
- 8. A crown is a benefit when there is insufficient tooth structure to support a filling or to replace an existing crown that is non-functional or non-restorable and meets the five+ year limitation (Limitation #12).
- 9. A covered metallic inlay, onlay, crown or fixed partial denture (bridge) using base or noble metal is available for listed Copayment(s). If the Enrollee elects to have high noble metal used instead, the maximum additional cost of this material upgrade is \$100,00 per tooth or pontic. For a cast post and core, the benefit is for base or noble metal. If the Enrollee elects to have a high noble metal cast post and core instead, the maximum additional cost of this material upgrade is \$100.00 per tooth.
- 10. For molars, a covered inlay, onlay, crown, or unit of a fixed partial denture (bridge) is metallic without porcelain or other tooth-colored material. If the Enrollee elects to have porcelain, porcelain-fused-to-metal, resin or resin-with-metal used instead, the maximum additional cost for this tooth-colored material upgrade is \$150.00 per molar.
- 11. If a porcelain margin is also chosen by the Enrollee for a covered porcelain-fused-to-metal crown, the maximum additional cost for this laboratory upgrade is \$75.00.
- 12. The replacement of an existing inlay, onlay, crown, fixed partial denture (bridge) or a removable full or partial denture is covered when:
  - a. The existing restoration/bridge/denture is no longer functional and cannot be made functional by repair or adjustment, and
  - b. Either of the following:
    - The existing non-functional restoration/bridge/denture was placed five or more years prior to its replacement, or
    - If an existing partial denture is less than five years old, but must be replaced by a new partial denture due to the loss
      of a natural tooth, which cannot be replaced by adding another tooth to the existing partial denture.
- 13. A direct or indirect pulp cap is a benefit only on a vital permanent tooth with an open apex or a vital primary tooth,
- 14. With the exception of pulp caps and pulpotomies, endodontic procedures (e.g. root canal therapy, apicoectomy, retrofill, etc.) are only a benefit on a permanent tooth.
- 15. A therapeutic pulpotomy on a permanent tooth is limited to palliative treatment when the Contract Dentist is not performing root canal therapy.
- 16. Periodontal scaling and root planing are limited to four quadrants during any 12 month period.
- 17. Full mouth debridement (gross scale) is limited to one treatment in any 12 month period.
- 18. Coverage for the placement of a fixed partial denture (bridge) requires that:
  - a. No cantilevered posterior pontic (prosthetic tooth) be included; and
  - Either of the following:
    - The sole tooth to be replaced in the arch is a permanent tooth, which cannot be replaced by adding another tooth to an existing removable partial denture; or
    - The new bridge would replace an existing, non-functional bridge (see Limitation #12); or
    - Each abutment tooth to be crowned meets Limitation #8.
- 19. Relines, tissue conditioning and rebases are limited to one per denture during any 12 consecutive months.
- 20. Interim partial dentures (stayplates), in conjunction with fixed or removable appliances, are limited to:

# Limitations and Exclusions of Benefits

- The replacement of extracted anterior teeth for adults during a healing period when the teeth cannot be added to an existing partial denture **or**
- The replacement of permanent tooth/teeth for children under 16 years of age.
- 21. Retained primary teeth shall be covered as primary teeth.
- 22. Excision of the frenum is a benefit only when it results in limited mobility of the tongue, it causes a large diastema between teeth or it interferes with a prosthetic appliance.
- 23. 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 Authorization by Delta Dental, less applicable Copayments. Exceptions for medical conditions, regardless of age limitation, will be considered on an individual basis.
- 24. Benefits for a soft tissue management program are limited to those parts, which are listed covered services listed on Schedule A. If an Enrollee declines non-covered services within a soft tissue management program, it does not eliminate or alter other covered benefits.
- 25. A new removable partial, complete or immediate denture includes after delivery adjustments and tissue conditioning at no additional cost for the first six months after placement if the Enrollee continues to be eligible and the service is provided at the Contract Dentist's facility where the denture was originally delivered.
- 26. An Optional procedure is defined as any alternative procedure presented by the Contract Dentist that satisfies the same dental need as a covered procedure, is chosen by the Enrollee, and is subject to the limitations and exclusions of the program. The applicable charge to the Enrollee is the difference between the Contract Dentist's "filed fees" for the Optional procedure and the "filed fees" for the covered procedure, plus any applicable Copayment for the covered procedure. Optional treatment does not apply when alternative choices are benefits. Optional procedures include:
  - The use of a tooth-colored material when restoring a posterior tooth with a filling, inlay or onlay; and
  - Units in a fixed partial denture (bridge) made of porcelain/ceramic, which is not fused to and supported by underlying cast metal.

"Filed fees" mean the Contract Dentist's fees on file with Delta Dental. Questions regarding these fees should be directed to the Customer Service department at 800-422-4234.

#### **Exclusions of Benefits**

- 1. Any procedure that is not specifically listed under Schedule A, Description of Benefits and Copayments.
- 2. Treatment provided in a government hospital, or for which benefits are provided under Medicare or other governmental program (except Medicaid), and State or Federal workers' compensation, employer liability or occupational disease law; benefits to the extent provided for any loss or portion thereof for which mandatory automobile no-fault benefits are recovered or recoverable; services rendered and separately billed by employees of hospitals, laboratories or other institutions; services performed by a member of the Enrollee's immediate family; and services for which no charge is normally made.
- All related fees for admission, use, or stays in a hospital, out-patient surgery center, extended care facility, or other similar care facility.
- 4. Loss or theft of full or partial dentures, space maintainers, crowns and fixed partial dentures (bridges).
- Dental expenses incurred in connection with any dental procedures started after termination of eligibility for coverage.
- Dental expenses incurred in connection with any dental procedure started before the Enrollee's eligibility with the DeltaCare program.
   Examples include: teeth prepared for crowns, root canals in progress, orthodontics (unless qualified for the orthodontic treatment in progress provision).
- 7. Dispensing of drugs not normally supplied in a dental facility.
- Any procedure that, in the professional opinion of the Contract Dentist or Delta Dental's dental consultant, is inconsistent with generally accepted standards for dentistry and will not produce a satisfactory result.
- Dental services received from any dental facility other than the assigned Contract Dentist, including the services of a dental
  specialist, unless expressly authorized by Delta Dental or as cited under Section 4.04. To obtain authorization, the Enrollee should
  call the Customer Service department at 800-422-4234.
- 10. Consultations for non-covered benefits.
- 11. Implant placement or removal, appliances placed on or services associated with implants, including but not limited to prophylaxis and periodontal treatment.
- Porcelain crowns, porcelain fused to metal or resin with metal type crowns and fixed partial dentures (bridges) for children under 16 years of age.

13. Restorations placed solely due to cosmetics, abrasions, attrition, erosion, restoring or altering vertical dimension.

Treatment or materials primarily for cosmetic purposes including, but not limited to, porcelain or other veneers, except reconstructive surgery which is not medical in nature, and which is either (a) dentally necessary and follows surgery resulting from trauma, infection or other diseases of the involved part and is directly attributable thereto, or (b) dentally necessary because of a congenital disease or anomaly of a covered dependent child which has resulted in a functional defect. If treatment is not excluded as to particular teeth under this provision, cosmetic treatment of teeth adjacent to or near the affected ones is excluded. If an appliance is required as a result of reconstructive surgery, the appliance so provided will be the least expensive one which is adequate for the purpose.

This exclusion will not apply if the treatment is approved by an external appeal agent pursuant to Section 4910 of the New York Insurance Law. Refer to ENROLLEE COMPLAINT PROCEDURES and Appendix A, DELTA DENTAL OF NEW YORK'S INTERNAL GRIEVANCE PROCEDURE Rider for additional information.

- 14. Appliances or restorations necessary to increase vertical dimension, replace or stabilize tooth structure loss by attrition, realignment of teeth, periodontal splinting, gnathologic recordings, equilibration or treatment of disturbances of the temporomandibular joint (TMJ) which are medical in nature.
- 15. An extensive initial treatment plan which involves the removal and reestablishment of the occlusal contacts of 10 or more teeth with crowns, onlays, fixed partial dentures (bridges), or any combination of these is considered to be full mouth reconstruction under the DeltaCare Program. Crowns, onlays and fixed partial dentures associated with such a treatment plan are not covered benefits. This exclusion does not eliminate the benefit for other covered services.
- 16. 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.
- 17. Extraction of teeth, when teeth are asymptomatic/non-pathologic (no signs or symptoms of pathology or infection), including but not limited to the removal of third molars and orthodontic extractions.
- 18. Treatment or extraction of primary teeth when exfoliation (normal shedding and loss) is imminent.
- 19. Treatment required by reason of war, declared or undeclared.

#### **Orthodontic Limitations**

The DeltaCare USA program provides coverage for orthodontic treatment plans provided through Contract Orthodontists. The start-up fees and the cost to the Enrollee for the treatment plan are listed in *Schedule A, Description of Benefits and Copayments* and subject to the following:

- 1. Orthodontic treatment must be provided by the Contract Orthodontist.
- Benefits cover 24 months of active comprehensive orthodontic treatment. Included is the initial examination, diagnosis, consultation, initial banding, 24 months of active treatment, de-banding and the retention phase of treatment. The retention phase includes the initial construction, placement and adjustment to retainers and office visits for a maximum of two years.
- 3. Treatment plans extending beyond 24 months of active treatment, or 24 months of the retention phase of treatment will be subject to a monthly office visit fee to the Enrollee not to exceed \$75.00 per month.
- 4. Should an Enrollee's coverage be cancelled or terminated for any reason, and at the time of cancellation or termination be receiving any orthodontic treatment, the Enrollee and not Delta Dental will be responsible for payment of any balance due for treatment provided after cancellation or termination. In such a case the Enrollee's payment shall be based on a maximum of \$2,800,00 for covered dependent children to age 19 and \$3,000.00 for covered adults and dependent children from age 19 23. The amount will be prorated over the number of months to completion of the treatment and, will be payable by the Enrollee on such terms and conditions as are arranged between the Enrollee and the Contract Orthodontist.
- 5. Three recementations or replacements of a bracket/band on the same tooth or a total of five rebracketings/rebandings on different teeth during the covered course of treatment are benefits. If any additional recementations or replacements of brackets/bands are performed, the Enrollee is responsible for the cost at the Contract Orthodontist's usual and customary fee.
- 6. Comprehensive orthodontic treatment (Phase II) consists of repositioning all or nearly all of the permanent teeth in an effort to make the Enrollee's occlusion as ideal as possible. This treatment usually requires complete fixed appliances; however, when the Contract Orthodontist deems it suitable, a European or removable appliance therapy may be substituted at the same Copayment amounts as for fixed appliances.

# **Limitations and Exclusions of Benefits**

7. 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.

#### **Orthodontic Exclusions**

- 1. Pre-, mid- and post-treatment records which include cephalometric x-rays, tracings, photographs and study models.
- 2. Lost, stolen or broken orthodontic appliances.
- 3. Retreatment of orthodontic cases.
- 4. Surgical procedures incidental to orthodontic treatment.
- 5. Myofunctional therapy.
- 6. Surgical procedures which are medical in nature and are related to cleft palate, micrognathia or macrognathia.
- 7. Treatment related to temporomandibular joint disturbances which is medical in nature.
- 8. Supplemental appliances not routinely used in typical comprehensive orthodontics.
- 9. Restorative work caused by orthodontic treatment.
- 10. Phase I orthodontics, as well as activator appliances and minor treatment for tooth guidance and/or arch expansion. Phase I orthodontics is defined as early treatment including interceptive orthodontia prior to the development of late mixed dentition.
- 11. Extractions solely for the purpose of orthodontics.
- 12. Treatment in progress at inception of eligibility.
- 13. Transfer after banding has been initiated.
- Composite bands, lingual adaptation of orthodontic bands and other specialized or cosmetic alternatives to standard fixed and removable orthodontic appliances.

#### SmileWay® Wellness Program

Find all of our dental health resources, including a risk assessment tool, articles, videos and a free e-newsletter subscription, at: mysmileway.com.

#### **DeltaCare USA Customer Service**

800-422-4234

#### NOTE: THIS IS ONLY A BRIEF SUMMARY OF THE PLAN.

The Group Dental Service Contract must be consulted to determine the exact terms and conditions of coverage. An Evidence of Coverage will be sent to you upon enrollment.

In New York, DeltaCare USA is underwritten by Delta Dental of New York and administered by Delta Dental Insurance Company. These companies are financially responsible for their own products.

#### **Customer Service**

800-422-4234 Monday through Friday 8 a.m. to 9 p.m., Eastern time

Provided by: Delta Dental of New York 575 Madison Avenue New York, NY 10022

Administered by:
Delta Dental Insurance Company
P.O. Box 1803
Alpharetta, GA 30023



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