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**Coverage Summary for  
City of Lowell  
Group #09731  
High Option**

**Deductible: \$25 per individual / \$75 per family. Deductible waived for Diagnostic and Preventive categories.  
Calendar Year Maximum: \$1,000 per person.**

| Category / Procedure                                                                                                                                                     | Qualifications                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Co-insurance               |                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|----------------------------|
|                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | In Network                 | Out of Network*            |
| <b>Diagnostic</b><br>Comprehensive Evaluation<br>Periodic Oral Exam<br>Panoramic or Full Mouth X-rays<br>Bitewing X-rays<br>Single Tooth X-rays                          | Once every 60 months.<br>Twice per calendar year.<br>Once every 60 months.<br>Twice per calendar year.<br>As needed.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 100%                       | 100%                       |
| <b>Preventive</b><br>Teeth Cleaning<br>Fluoride Treatments<br>Space Maintainers<br><br>Sealants                                                                          | Twice per calendar year.<br>Twice per calendar year for members under age 19.<br>Required due to the premature loss of teeth. For members under age 14 and not for the replacement of primary or permanent anterior teeth.<br>Unrestored permanent molars, every 4 years per tooth for members through age 15. Sealants also covered for members age 16 up to age 19 with a recent cavity and are at risk for decay.                                                                                                                                                                                         | 100%                       | 100%                       |
| <b>Restorative</b><br>Silver Fillings<br>White Fillings (Front Teeth)<br>Inlays and White Fillings (Back Teeth)<br><br>Protective Restorations<br>Stainless Steel Crowns | Once every 24 months per surface per tooth.<br>Once every 24 months per surface per tooth.<br>Covered only for single surfaces. Once every 24 months per surface, per tooth, multi-surfaces will be processed as a silver filling and the patient is responsible for the difference between the silver filling and the Delta Dental negotiated fee for white fillings, where permitted by state law. In other states, the patient may be responsible for paying up to the provider's full submitted charge for white fillings.<br>Once per tooth.<br>Once every 24 months per tooth (on primary teeth only). | 50%                        | 50%                        |
| <b>Oral Surgery</b><br>Extractions<br>General Anesthesia                                                                                                                 | Once per tooth.<br>General Anesthesia and IV sedation allowed with covered surgical impacted teeth only (up to one hour).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 50%                        | 50%                        |
| <b>Periodontics (on natural teeth only)</b><br>Periodontal Surgery<br>Scaling and Root Planing<br>Periodontal Cleaning<br>Bone Grafts/GTR                                | One surgical procedure per quadrant in 36 months.<br>Once in 24 months, per quadrant. No more than 2 quadrants per date of service.<br>Once every 3 months following active periodontal treatment. Not to be combined with preventive cleanings.<br>No more than 2 teeth per quadrant per 36 months on natural teeth.                                                                                                                                                                                                                                                                                        | 50%<br><br><br>100%<br>50% | 50%<br><br><br>100%<br>50% |
| <b>Endodontics</b><br>Root Canal Treatment<br>Root Canal Retreatment<br>Vital Pulpotomy                                                                                  | Once per tooth.<br>Once per tooth after 24 months have elapsed from initial treatment<br>Limited to deciduous teeth.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 50%                        | 50%                        |
| <b>Prosthetic Maintenance</b><br>Bridge or Denture Repair<br>Crown or Onlay Repair<br>Rebase or Reline of Dentures<br>Recement of Crowns & Onlays, Bridges               | Once per bridge/denture per 12 months, after 24 months of initial insertion.<br>Once per tooth per 12 months after 24 months of initial placement<br>Once per denture within 36 months.<br>Once per crown, onlay or bridge.                                                                                                                                                                                                                                                                                                                                                                                  | 50%                        | 50%                        |
| <b>Emergency Dental Care</b><br>Palliative Treatment                                                                                                                     | Three occurrences in 12 months.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 50%                        | 50%                        |
| <b>Prosthodontics</b><br>Dentures<br>Fixed Bridges<br>Implants (only in lieu of a 3-unit bridge)<br>Implant Abutments                                                    | Once within 60 months (age 16 and older).<br>Once within 60 months (age 16 and older).<br>Endosteal Implant: Only when replacing one missing tooth and when adjacent teeth are healthy and do not require crowns. Once per 60 months per Implant. (Pre-estimate recommended).<br>Once per implant only when surgical implant is benefitted.                                                                                                                                                                                                                                                                  | 50%                        | 50%                        |
| <b>Major Restorative</b><br>Crowns or Onlay<br>Cast Posts/Buildups                                                                                                       | When teeth cannot be restored with regular fillings. Once within 60 months per tooth (age 12 and older).<br>Once per tooth per 60 months only benefitted to retain a crown.                                                                                                                                                                                                                                                                                                                                                                                                                                  | 50%                        | 50%                        |

**Dependent Eligibility** Eligible dependents covered to age 19. Full-time students covered to age 23.

## Additional Benefit Information

Deductible waived for periodontal cleanings.

Ask your dentist to submit a pre-treatment estimate to Delta Dental for any procedure that exceeds \$300. This will help you estimate any out-of-pocket expenses you may incur and will confirm that the services are covered under your dental coverage.

***This plan is eligible for Rollover Maximum:*** Rollover Max dollars do not apply to orthodontic services. To qualify for Rollover Max, you must receive at least one cleaning or oral exam in the calendar year. You must be enrolled for dental coverage before the 4<sup>th</sup> quarter of the calendar year (10/1-12/31) and your paid claims must not exceed the maximum "threshold" amount.

| Your plan's annual maximum benefit amount. | If your total yearly claims don't exceed this threshold amount... | Then you can roll over this amount to use next year, and beyond. | Your accumulated rollover total is capped at this amount. |
|--------------------------------------------|-------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------|
| \$1,000                                    | \$500                                                             | \$350                                                            | \$1,000                                                   |

\*Non-participating dentists may balance bill. Subscribers are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.

## Delta Dental PPO *Plus Premier*



### Easy Access and Great Value – Your Delta Dental Networks

As a Delta Dental PPO *Plus Premier* subscriber, you have access to two of Delta Dental's extensive national networks- Delta Dental PPO, with more than 283,000 participating dentist locations and Delta Dental Premier, the largest dental network in the country with more than 358,000 dentist locations. Three out of four dentists nationwide participate in one or both of these networks.

You will enjoy great benefits when you receive your dental care from a participating dentist in either the Delta Dental PPO or Delta Dental Premier networks.

- Both networks offer discounted fees and a no balance billing policy.
- You will receive good value from Delta Dental Premier network dentists who generally accept discounted fees.
- You will enjoy the greatest savings when visiting Delta Dental PPO network dentists due to even deeper discounts.
- If you choose to receive services from a non-participating dentist, you will have higher out-of-pocket costs as the Delta Dental contract rates and the no balance billing policy do not apply.

Delta Dental members can also take advantage of expanded discounts on many covered services, even after they have used up their benefit dollars, visit limits and other situations. Get the details at <http://www.deltadentalma.com/members/discounts-on-covered-services/>

Simply visit [www.deltadentalma.com](http://www.deltadentalma.com) to find a participating dentist in your area.

### Learn more at [deltadentalma.com](http://deltadentalma.com)

Visit the member area of [www.deltadentalma.com](http://www.deltadentalma.com) to find plan information, review eligibility status, check on claim status, or find a dentist. If you have any questions or need additional information, you can call customer service at 1-800-872-0500.

You can also find more information about your plan in the Delta Dental Member Guide, available from your benefits administrator or online at [www.deltadentalma.com](http://www.deltadentalma.com). In the guide, you can learn how to use your benefits, how to find a dentist or specialist, how to access online resources, and more about keeping a healthy mouth for life.

The information on this coverage summary should be used only as a guideline for your dental benefits plan. For detailed information on your group's plan, riders, terms and conditions, or limitations and exclusions, refer to your plan's Subscriber Certificate, which is available through your benefits administrator.

Your Plan is Administered by:  
**Delta Dental of Massachusetts**  
1-800-872-0500  
[www.deltadentalma.com](http://www.deltadentalma.com)

465 Medford Street  
Boston, MA 02129

## NONDISCRIMINATION NOTICE

Delta Dental of Massachusetts complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Delta Dental of Massachusetts does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Delta Dental of Massachusetts:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - o Qualified sign language interpreters
  - o Written information in other formats (large print, audio, and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
  - o Qualified interpreters
  - o Information written in other languages

If you need these services, visit: <http://www.deltadentalma.com> or call the number on your member ID card.

If you believe that Delta Dental of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Ugonna Onyekwu  
Civil Rights Coordinator  
Compliance Department  
465 Medford Street  
Boston, MA 02129  
Fax: 617-886-1390  
Phone: 617-886-1683  
Email: [FairTreatment@greatdentalplans.com](mailto:FairTreatment@greatdentalplans.com)  
TTY: 711

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ugonna Onyekwu is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can file a complaint electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201  
1-800-368-1019, 800-537-7697 (TDD)

*Delta Dental of Massachusetts PPO and Premier insurance products are offered by Dental Service of Massachusetts, Inc. Delta Dental of Massachusetts EPO and DeltaCare insurance products are offered DSM Massachusetts Insurance Company, Inc.*

## Delta Dental PPO *Plus Premier*

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-233-4522 (TTY: 1-844-233-4524).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-844-233-4522 (TTY: 1-844-233-4524).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-844-233-4522（TTY: 1-844-233-4524）。

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-844-233-4522 (TTY: 1-844-233-4524).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-844-233-4522 (TTY: 1-844-233-4524).

**ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-844-233-4522 (телетайп: TTY: 1-844-233-4524).**

1-844-233-4522 (TTY: 1-844-233-4524) (مقر) 1-844-233-4522 مقرب لصت. انما لم اب لعل رناوتت فيو غللا ددعاس لما تادخ نإف، لغلا رلخذا ثدتكت تنك اذا: تقو ح لم

1-844-233-4522 (TTY: 1-844-233-4524) (දුර දුර ස්ථාන) 1-844-233-4522 (TTY: 1-844-233-4524). 1-844-233-4522 (TTY: 1-844-233-4524) (දුර දුර ස්ථාන) 1-844-233-4522 (TTY: 1-844-233-4524).

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-844-233-4522 (ATS: 1-844-233-4524).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-844-233-4522 (TTY: 1-844-233-4524).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-844-233-4522 (TTY: 1-844-233-4524). 번으로 전화해 주십시오.

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-844-233-4522 (TTY: 1-844-233-4524).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-844-233-4522 (TTY: 1-844-233-4524).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-844-233-4522 (TTY: 1-844-233-4524). पर कॉल करें।

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિશ્ચિત ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-844-233-4522 (TTY: 1-844-233-4524).