



**Delta Dental PPO™ (Point-of-Service)
Summary of Dental Plan Benefits
For Group# 10137-0002, 2009
University of Cincinnati
Basic Dental Plan**

This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the dentist's network participation.*

Control Plan - Delta Dental of Ohio

Benefit Year - January 1 through December 31

Covered Services -

	Delta Dental PPO™ Dentist Plan Pays	Delta Dental Premier® Dentist Plan Pays	Nonparticipating Dentist Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	80%	80%	80%
Emergency Palliative Treatment - to temporarily relieve pain	80%	80%	80%
Sealants - to prevent decay of permanent teeth	80%	80%	80%
Radiographs - X-rays	80%	80%	80%
Basic Services			
Minor Restorative Services - fillings and crown repair	80%	80%	80%
Oral Surgery Services - extractions and dental surgery	80%	80%	80%
Other Basic Services - misc. services	80%	80%	80%
Relines and Repairs - to prosthetic appliances	80%	80%	80%
TMD Treatment - treatment of the disorder of the temporomandibular joint, including related films	80%	80%	80%
Major Services			
Endodontic Services - root canals	60%	60%	60%
Periodontic Services - to treat gum disease	60%	60%	60%
Major Restorative Services - crowns	60%	60%	60%
Prosthetic Services - bridges, implants, dentures, and crowns over implants	60%	60%	60%

* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.

- Oral exams (including evaluations by a specialist) are payable twice per calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year. Two additional prophylaxes are payable per calendar year for individuals with a documented history of periodontal disease.
- People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment.
- Fluoride treatments are payable twice per calendar year for Dependent children through the age of 15.
- Space maintainers are payable once per area per lifetime for Dependent children through the age of 15.
- Bitewing X-rays are payable twice per calendar year. Full mouth X-rays (which include bitewing X-rays) or a panorex are payable once in any three-year period.
- Occlusal X-rays are payable twice in any 2-year period.
- Sealants or Preventive Resin Restorations-Any combination of these procedures is covered 2 times per lifetime for permanent first and second molars of eligible Dependent children through the age of 15. The surface must be free from decay and restorations.
- Crowns, onlays, and substructures are payable once per tooth in any three-year period. Veneers are payable on incisors, cuspids and first bicuspid once per tooth in any three-year period for children ages 8 through 19.

- Composite resin (white) restorations are payable on posterior teeth.
- Vestibuloplasty, bone replacement graft for ridge preservation (per site), and TMD are Covered Services.
- Benefits for Temporomandibular Disorders (TMD) are limited to those services normally provided by a dentist to relieve oral symptoms associated with malfunctioning of the temporomandibular joint. This does not include services that would normally be provided under medical care.
- Full and partial dentures are payable once in any three-year period.
- Bridges are payable once in any three-year period.
- Implants are payable once per tooth in any three-year period. Implant related services are Covered Services.
- Crowns over implants are payable once per tooth in any three-year period. Services related to crowns over implants are Covered Services.
- Inhalation of nitrous oxide/analgesia and therapeutic parenteral drugs are Covered Services without limitation. Occlusal guards, repair and/or relines and adjustments of occlusal guards are covered once in any five-year period. Occlusal adjustments are covered once in any three-year period.

Having Delta Dental coverage makes it easy for you to get dental care almost everywhere in the world! You can now receive expert dental care when you are outside of the United States through our Passport Dental program. This program gives you access to a worldwide network of dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help you schedule care. For more information, check our Web site or contact your benefits representative to get a copy of our Passport Dental information sheet.

Maximum Payment - \$500 per Member total per Benefit Year on all services.

Deductible - \$50 Deductible per Member total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year.

Waiting Period - Enrollees who are eligible for Benefits are covered on the first of the month following 28 days of active employment.

Eligible People - All benefit-eligible employees (0002) and COBRA (2099) as defined by the University of Cincinnati, who choose the Basic Dental Plan.

Also eligible are your Spouse or Domestic partner and your Children to the end of the month in which they turn 26, including your Children who are married, who no longer live with you, who are not your Dependents for Federal income tax purposes, and/or who are not permanently disabled.

Enrollees and dependents choosing this plan are required to remain enrolled for a minimum of 12 months. Should an Enrollee or Dependent choose to drop coverage after that time, he or she may not re-enroll prior to the date on which 12 months have elapsed. Dependents may only enroll if the Enrollee is enrolled (except under COBRA) and must be enrolled in the same plan as the Enrollee. An election may be revoked or changed at any time if the change is the result of a qualifying event as defined under Internal Revenue Code Section 125.

Coordination of Benefits - If you and your Spouse or Domestic partner are both eligible to enroll in This Plan as Enrollees, you may be enrolled together on one application or separately on individual applications, but not both. Your Dependent Children may only be enrolled on one application. Delta Dental will not coordinate benefits between your coverage and your Spouse's coverage if you and your Spouse are both covered as Enrollees under This Plan.

Benefits will cease on the last day of the month in which employment ends.