



# **NORTH RANCH BENEFITS TRUST**

## INDIVIDUAL/FAMILY DELTACARE HMO PLANS ENROLLMENT INSTRUCTIONS

- o If the enrolling member does not elect to cover their dependents, then dependents may not enroll later unless there is a qualifying event. Dependent children may remain on this plan to age 26.
- New enrollments must be submitted to Warner Pacific before the 15th of the month prior to requested effective date.
- o Effective Dates of new requests will be on the First of the following month.
- This plan is available in California.
- o This plan Renews January 1 of every year.
- The first month's premium and ongoing payments require bank draft (ACH) only.
  - o Complete attached Authorization For Direct Payment form.
- o Submit all completed New Business forms to Warner Pacific for processing:

Warner Pacific Insurance Services, Inc. – New Business 32110 Agoura Road Westlake Village, CA 91361-4026

Phone: (800) 801-2300 Fax: (800) 609-0111

Email: <u>CANewBusiness@warnerpacific.com</u>

Each enrolled member must choose a Primary Care Dentist, if they do not select a dentist one will be assigned to them.

Once enrolled, if you want to change Dentists youneed to contact Delta directly and the provider change will be effective first of the month following request.

A Contracted Facility Name and Number can be found at <a href="https://www.deltadentalins.com">www.deltadentalins.com</a>.

NRBT-DeltaCare HMO IFP-HBS	Page of	09.01.2014
INITIAL DELLA CALCATE THE TIME THE TIME	1 agc 01	03.01.2017





Today's Date: \_\_\_\_/\_\_\_/\_\_\_

# NORTH RANCH BENEFITS TRUST

# INDIVIDUAL/FAMILY DELTACARE HMO APPLICATION

,	Dentist Number	Requested Effecti	ve Date :	
First and Last Name:		SS#:	Date of bi	rth:
Address:		, JJn.	, Date of bi	
City:		State:	Zip Code:	
Phone:		Email:		
Dependents To Be Covered				
Dentist SP/DP First N	Name:	Last Name:		
NumberMale	Female	Date of birth:		
Dentist Child 1 First N	Name:	Last Name:		
NumberMale	Female	Date of birth (< a	ge 26):	
Dentist Child 2 First N	Name:	Last Name:		
Number Male	Female	Date of birth (< a	ge 26):	
Dentist Child 3 First N	Name:	Last Name:		
NumberMale	Female	Date of birth (< a	ge 26):	
Dentist Child 4 First N	Name:	Last Name:		
NumberMale	Female	Date of birth (< a	ge 26):	
	Monthly Rates Effective	through 12/31/2	014	
Los Angeles & Orange  Region 3 covers the following counties:  Alameda, Contra Costa, Fresno, Kern, Mariposa, Riverside, San Bernardino, San Diego, San Francisco, San Mateo, Santa Clara & Ventura  Region 4 covers the following counties:  Alpine, Amador, Calaveras, Colusa, El Dorado, Imperial, Inyo, Kings, Madera, Marin, Merced, Monterey, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, San Luis Obispo, Santa Barbara, Sierra, Solano, Stanislaus, Tuolomne, Tulare & Yolo  Region 5 covers the following counties:				
Butte, Del Norte, Glenn, Humboldt, Lak				
Plan 12A	□ Region 1&2	□ Region 3	□ Region 4	□ Region 5
Member Only	\$ 21.52	\$ 22.08	\$ 22.58	\$ 45.15 \$ 74.48
Member + 1 dependent	\$ 35.53	\$ 36.44	\$ 37.26	\$ 14.46
Member + 2 or more dependents	\$ 52.54	\$ 53.85	\$ 55.09	\$ 110.13
		Manakhla	Subtotal	\$
		Monthly .	Administration Fee <i>Total</i>	\$ 5.00
Broker Information		I		J.
	"	North Ranch Benefit Trust	ID # (WPIS):	
Agent Name : Agency Name :	License #:			
Address:	License #.			
Addicss.			e : Zip Code :	
City:		State :	Zip Code :	
City:		State :	Zip Code :	
City: Phone: Email:		State : Fax :	Zip Code :	
Phone :	t provide copy of current license and	Fax:	Zip Code :	

NRBT-DeltaCare HMO IFP-HBS

Page \_\_\_\_\_ of \_\_\_\_





## **AUTHORIZATION FOR DIRECT PAYMENT**

I am returning this authorization to **HealthSmart Benefit Solutions**, **Inc.**, authorizing HealthSmart and the financial institution named below to initiate entries to my checking/savings account. This authority will remain in effect until I notify you in writing to cancel it in such time as to afford the financial institution a reasonable opportunity to act on it. I can stop payment of any entry by notifying my financial institution (7) days before my account is charged. Any questions, contact HealthSmart at (800) 786-6525.

ient Information			
Client Name	Client (Division) #	Cont	act Phone Number
Client Address	City	State	Zip
nancial Institution Information (Plea	se enter name/address of bank a	and account you wish p	payments to be withdrawn from.)
Name of Bank			Branch
Address of Bank	City	State	Zip
Signature (This is your authorization for HBS	to withdraw funds from you	ır account)	Date
Please check <u>one</u> : □ Checking □ Sav Please check: □ Initial Payment Only <b>Note:</b> Withdrawals from your bank account wil	and/or □ Ongoing I	Monthly Premiur y of each month for v	n Payments which the premium is due.
Bank Routing #	Account #		
Please return the completed form and a copy of the voided check to:		REEK RD STE CO 80112-1583	OLUTIONS, INC. 200
STAPLE	VOIDED CHE	CK HERE	
(Cut l	nere and retain for your re	cords)	
(date), I authorized to initiate electrons listed on the authorization. I may revoke the address above. <i>If the payment amount chapment date.</i>	ronic entries to my checki my authorization with the	ng/savings accoun company at any ti	me by writing to HealthSm
-			NRBT-HSB - Rev. 09.01

NRBT-DeltaCare HMO IFP-HBS

Page \_\_\_\_\_ of \_\_\_\_

# DeltaCare® USA – provided by Delta Dental of California



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:





Visit our website and click on "Find a Dentist" on our home page.
Select "DeltaCare USA" as your plan network.



Call Customer Service for help in finding a DeltaCare dentist.

deltadentalins.com

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

DeltaCare USA (administered by Delta Dental Insurance Company) 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, 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 5 a.m. to 6 p.m.,
   Pacific 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

HL\_DCU\_CA12A\_V11\_03.29.2011

# 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. 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 Delta Dental membership packet that includes an identification card and an Evidence of Coverage booklet 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 by Delta Dental 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-network dental emergencies. Your program pays up to \$100 for out-of-network 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. With more than 3,800 general and specialist dentists, the DeltaCare USA network is one of the largest dental networks in California.

## 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 collectively select up to a maximum of three individual contract dental facilities.

#### Can I change my contract dentist?

You may change contract dentists by notifying us 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.

#### Can I have my teeth whitened under the DeltaCare USA program?

External bleaching is a benefit under your program. See the "Description of Benefits and Copayments" and talk to your contract dentist about your options.

#### **Highlights of your DeltaCare USA Program**

#### Does my DeltaCare USA program cover tooth-colored fillings and crowns?

Porcelain and other tooth-colored materials are included as a benefit under your program. The copayment shows you what your out of pocket cost will be.

#### 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.

#### 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. 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. If you or your dependent is assigned to a dental school clinic for specialty services, those services may be provided by a dentist, a dental student, a clinician or a dental instructor.

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

Call Delta Dental Customer Service at 800-422-4234. We have multilingual representatives available from 5 a.m. to 6 p.m. Pacific time, Monday through Friday. Our Customer Service representatives have worked in dental facilities and can answer benefits questions, as well as arrange facility transfers and urgent care referrals.

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#### **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-2011 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.

CODE	DESCRIPTION	IROLLEE PAYS
D0100-	-D0999 I. DIAGNOSTIC	
	Periodic oral evaluation - established patient	No Cost
D0140		
D0145		
D0150		
D0160		
D0170		
D0180		
D0210	·	
D0220		
D0230		
D0240	Intraoral - occlusal film	No Cost
D0250	Extraoral - first film	No Cost
D0260	Extraoral - each additional film	No Cost
D0270	Bitewing radiograph - single film	No Cost
D0272	Bitewings radiographs - two films	No Cost
D0273	Bitewings radiographs - three films	No Cost
D0274		
D0277		
D0330		
D0415		
D0425	· · ·	
D0460		
D0470	3	
	Accession of tissue, gross examination, preparation and transmission of written report	
	Accession of tissue, gross and microscopic examination, preparation and transmission of written report	No Cost
D0474	Accession of tissue, gross and microscopic examination, including assessment of surgical margins for presence of disease, preparation and transmission of written report	No Cost
D0999	Unspecified diagnostic procedure, by report - includes office visit, per visit (in addition to other services)	
D1000-	-D1999 II. PREVENTIVE	
	Prophylaxis cleaning - adult - 1 per 6 month period	No Cost
D1110		
	Prophylaxis cleaning - child - 1 per 6 month period	
	Additional prophylaxis cleaning - child (within the 6 month period)	
	Topical application of fluoride - child - to age 19; 1 per 6 month period	
D1206		110 0001
D1200	6 month period	No Cost
D1310	Nutritional counseling for control of dental disease	
D1330	•	
D1351		\$10.00
D1352		
	molars through age 15	\$10.00
	Space maintainer - fixed - unilateral	\$35.00
D1515	Space maintainer - fixed - bilateral	\$35.00

Plan C	CA12A DeltaCare USA Description of Benefits	and Copayments
D1520 Sr	Space maintainer - removable - unilateral	\$35.00
	Space maintainer - removable - bilateral	
	Re-cementation of space maintainer	
	Removal of fixed space maintainer	
D2000-D29		
	polishing, all adhesives and bonding agents, indirect pulp capping, bases, liners and acid etch procedu. ere are more than six crowns in the same treatment plan, an Enrollee may be charged an additional \$10 it.	
	ment of crowns, inlays and onlays requires the existing restoration to be 5+ years old.	
	Amalgam - one surface, primary or permanent	
	Amalgam - two surfaces, primary or permanent	
	Amalgam - three surfaces, primary or permanent	
	Amalgam - four or more surfaces, primary or permanent	
	Resin-based composite - one surface, anterior	
	Resin-based composite - two surfaces, anterior	
	Resin-based composite - three surfaces, anterior	
	Resin-based composite - four or more surfaces or involving incisal angle (anterior)	
	Resin-based composite crown, anterior	
	Resin-based composite - one surface, posterior	
	Resin-based composite - two surfaces, posterior	
	Resin-based composite - three surfaces, posterior	
	Resin-based composite - four or more surfaces, posterior	
	nlay - metallic - one surface	
	nlay - metallic - two surfaces	
	nlay - metallic - three or more surfaces	
	Onlay - metallic - two surfaces	
	Onlay - metallic - three surfaces	
	Onlay - metallic - four or more surfaces	
	nlay - porcelain/ceramic - one surface	
	nlay - porcelain/ceramic - two surfaces	
	nlay - porcelain/ceramic - three or more surfaces	
	Onlay - porcelain/ceramic - two surfaces	
	Onlay - porcelain/ceramic - three surfaces	
	Onlay - porcelain/ceramic - four or more surfaces	
	nlay - resin-based composite - one surface	
	nlay - resin-based composite - two surfaces	
	nlay - resin-based composite - three or more surfaces	
	Onlay - resin-based composite - two surfaces	
	Onlay - resin-based composite - three surfaces	
	Onlay - resin-based composite - four or more surfaces	
	Crown - resin-based composite (indirect)	
	Crown - ¾ resin-based composite (indirect)	
	Crown - resin with high noble metal	
	Crown - resin with predominantly base metal	
D2722 Cr	Crown - resin with noble metal	\$185.00

D2740 Crown - porcelain/ceramic substrate ......\$295.00

D2750

D2751

Crown - porcelain fused to high noble metal ......\$295.00

Plar	n CA12A DeltaCare USA Description of Benefits and Copay	ments
D2910	Recement inlay, onlay or partial coverage restoration	\$10.00
D2915	Recement cast or prefabricated post and core	
D2920	Recement crown	
D2930	Prefabricated stainless steel crown - primary tooth	
D2931	Prefabricated stainless steel crown - permanent tooth	
D2932	Prefabricated resin crown - anterior primary tooth	
D2933	Prefabricated stainless steel crown with resin window - anterior primary tooth	
D2940	Protective restoration	
D2950	Core buildup, including any pins	
D2951	Pin retention - per tooth, in addition to restoration	
D2952	Post and core in addition to crown, indirectly fabricated - <i>includes canal preparation</i>	
D2953	Each additional indirectly fabricated post - same tooth - <i>includes canal preparation</i>	
D2954	Prefabricated post and core in addition to crown - base metal post; includes canal preparation	
D2957	Each additional prefabricated post - same tooth - base metal post; includes canal preparation	
D2970	Temporary crown (fractured tooth) - palliative treatment only	
D2971	Additional procedures to construct new crown under existing partial denture framework	
D2980	Crown repair, by report	
D3000-	D3999 IV. ENDODONTICS	
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 application of medicament	\$15.00
D3221	Pulpal debridement, primary and permanent teeth	\$20.00
D3222	Partial pulpotomy for apexogenesis - permanent tooth with incomplete root development.	-
D3230	Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration)	
D3240	Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration)	
D3310	Root canal - endodontic therapy, anterior tooth (excluding final restoration)	
D3320	Root canal - endodontic therapy, bicuspid tooth (excluding final restoration)	
D3330	Root canal - endodontic therapy, molar (excluding final restoration)	
D3331	Treatment of root canal obstruction; non-surgical access	
D3332	Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth	
D3333	Internal root repair of perforation defects	
D3346	Retreatment of previous root canal therapy - anterior	\$115.00
D3347	Retreatment of previous root canal therapy - bicuspid	
D3348	Retreatment of previous root canal therapy - molar	
D3351	Apexification/recalcification/pulpal regeneration - initial visit (apical closure/calcific repair of perforations, root resorption, pulp space disinfection, etc.)	\$80.00
D3352	Apexification/recalcification/pulpal regeneration - interim medication replacement (apical closure/calcific repair of	φου.σσ
	perforations, root resorption, pulp space disinfection, etc.)	\$55.00
D3353	Apexification/recalcification - final visit (includes completed root canal therapy - apical closure/calcific repair of perforations, root resorption, etc.)	\$55.00
D3410	Apicoectomy/periradicular surgery - anterior	
D3410	Apicoectomy/periradicular surgery - anterior	
D3421	Apicoectomy/periradicular surgery - molar (first root)	
D3426	Apicoectomy/periradicular surgery (each additional root)	
D3430	Retrograde filling - per root	
D3450	Root amputation, per root	
D3920	Hemisection (including any root removal), not including root canal therapy	
D4000-	D4999 V. PERIODONTICS	
- Include	es preoperative and postoperative evaluations and treatment under local anesthetic.	
D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or tooth bounded spaces per quadrant	\$135.00
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or tooth bounded spaces per quadrant	\$80.00
D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or tooth bounded spaces per quadrant	\$135.00
D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or tooth bounded spaces per quadrant	
	9000000	ψου.υυ

Plai	n CA12A DeltaCare USA Description of Benefits and Copay	/ments
D4245	Apically positioned flap	\$130.00
D4249	Clinical crown lengthening - hard tissue	\$125.00
D4260	Osseous surgery (including flap entry and closure) - four or more contiguous teeth or tooth bounded spaces per quadrant	\$300.00
D4261	Osseous surgery (including flap entry and closure) - one to three contiguous teeth or tooth bounded spaces per quadrant	
D4263	Bone replacement graft - first site in quadrant	
D4264	·	
D4204	Bone replacement graft - each additional site in quadrant	
D4270	Free soft tissue graft procedure (including donor site surgery)	
D4271	Distal or proximal wedge procedure (when not performed in conjunction with surgical procedures in the same	\$50.00
D4341	anatomical area)	
D4342	consecutive months	\$40.00
	consecutive months	\$30.00
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis - limited to 1 treatment in any 12 consecutive months	¢40.00
D4910		\$40.00 \$30.00
	Additional periodontal maintenance (within the 6 month period)	
D4910	Additional periodonial maintenance (within the 6 month period)	φ55.00
	D5899 VI. PROSTHODONTICS (removable)	
six mon where ti	listed dentures and partial dentures, Copayment includes after delivery adjustments and tissue conditioning, if needed, for this after placement. The Enrollee must continue to be eligible, and the service must be provided at the Contract Dentist's the denture was originally delivered.	or the first facility
- Replac	es, relines and tissue conditioning are limited to 1 per denture during any 12 consecutive months.  Seement of a denture or a partial denture requires the existing denture to be 5+ years old.	0045.00
	Complete denture - maxillary	
D5120	Complete denture - mandibular	•
D5130	Immediate denture - maxillary	
D5140	Immediate denture - mandibular	•
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth)	
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth)	\$180.00
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	\$240.00
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	\$240.00
D5225	Maxillary partial denture - flexible base (including any clasps, rests and teeth)	\$290.00
D5226	Mandibular partial denture - flexible base (including any clasps, rests and teeth)	\$290.00
D5410	Adjust complete denture - maxillary	\$10.00
D5411	Adjust complete denture - mandibular	\$10.00
D5421	Adjust partial denture - maxillary	\$10.00
D5422	Adjust partial denture - mandibular	\$10.00
D5510	Repair broken complete denture base	\$25.00
D5520	Replace missing or broken teeth - complete denture (each tooth)	\$15.00
D5610	Repair resin denture base	\$25.00
D5620	Repair cast framework	\$25.00
D5630	Repair or replace broken clasp	\$25.00
D5640	Replace broken teeth - per tooth	\$15.00
D5650	Add tooth to existing partial denture	\$15.00
D5660	Add clasp to existing partial denture	
D5670	Replace all teeth and acrylic on cast metal framework (maxillary)	
D5671	Replace all teeth and acrylic on cast metal framework (mandibular)	
D5710	Rebase complete maxillary denture	
D5711	Rebase complete mandibular denture	
D5720	Rebase maxillary partial denture	
D5721	Rebase mandibular partial denture	
D5730	Reline complete maxillary denture (chairside)	
D5731	Reline complete mandibular denture (chairside)	\$35.00

Plan	CA12	Description of Benefits and Copaym	nents
D5740	Palina	maxillary partial denture (chairside)\$	35.00
			35.00
		complete maxillary denture (laboratory)\$	
		complete mandibular denture (laboratory)\$	
		maxillary partial denture (laboratory)\$	
		mandibular partial denture (laboratory)\$	
		partial denture (maxillary) - limited to 1 in any 12 consecutive months\$	
D5821	Interim	partial denture (mandibular) - limited to 1 in any 12 consecutive months\$	390.00
D5850	Tissue	conditioning, maxillary\$	315.00
D5851	Tissue	conditioning, mandibular\$	315.00
D5900-D	5999	VII. MAXILLOFACIAL PROSTHETICS - Not Covered	
D6000-D	6199	VIII. IMPLANT SERVICES - Not Covered	
D6200-D	06999	IX. PROSTHODONTICS, fixed (each retainer and each pontic constitutes a unit in a fixed partial denti [bridge])	ure
beyond th	he 6th u		unit,
		f a crown, pontic, inlay, onlay or stress breaker requires the existing bridge to be 5+ years old.	260.00
		- cast high noble metal\$2 - cast predominantly base metal\$1	
		- cast predominantly base metal	
		- cast floble filetal	
		- porcelain fused to predominantly base metal\$1	
		- porcelain fused to noble metal	
		- porcelain/ceramic\$2	
		resin with high noble metal\$2	
		- resin with predominantly base metal\$1	
D6252	Pontic -	- resin with noble metal\$1	95.00
		porcelain/ceramic, two surfaces\$2	
		porcelain/ceramic, three or more surfaces\$2	
	•	cast high noble metal, two surfaces\$1	
		cast high noble metal, three or more surfaces\$1	
	-	cast predominantly base metal, two surfaces	
	-		\$55.00
		cast noble metal, two surfaces	
	-	cast noble metal, three or more surfaces	
		· porcelain/ceramic, two surfaces\$2 · porcelain/ceramic, three or more surfaces\$2	
	-	cast high noble metal, two surfaces\$1	
		cast high noble metal, three or more surfaces	
	-	cast predominantly base metal, two surfaces\$	
		cast predominantly base metal, three or more surfaces	
	-	cast noble metal, two surfaces\$	
	-	cast noble metal, three or more surfaces	
	•	- resin with high noble metal\$2	
		- resin with predominantly base metal	
D6722	Crown	- resin with noble metal\$1	85.00
D6740	Crown	- porcelain/ceramic\$2	295.00
		- porcelain fused to high noble metal\$2	
		- porcelain fused to predominantly base metal\$1	
		- porcelain fused to noble metal\$2	
		- ¾ cast high noble metal\$2	
		- <sup>3</sup> / <sub>4</sub> cast predominantly base metal	
		- ¾ cast noble metal	
		- ¾ porcelain/ceramic	
D6/90	Crown	- full cast high noble metal\$2	200.00

Pla	n CA12A DeltaCare USA Description of Benefits and Copa	yments
D6701	Crown - full cast predominantly base metal	£160.00
	Crown - full cast noble metal	
D6930		
D6940	Stress breaker	
D6970	Post and core in addition to fixed partial denture retainer, indirectly fabricated - includes canal preparation	\$60.00
D6972	Prefabricated post and core in addition to fixed partial denture retainer - base metal post; includes canal preparation	\$45.00
D6973		
	Each additional indirectly fabricated post - same tooth - includes canal preparation	
D6977		
D6980	Fixed partial denture repair, by report	
D7000-	D7999 X. ORAL AND MAXILLOFACIAL SURGERY	
- Includ	es preoperative and postoperative evaluations and treatment under local anesthetic.	
D7111	Extraction, coronal remnants - deciduous tooth	
D7140	· · · · · · · · · · · · · · · · · · ·	
D7210	mucoperiosteal flap if indicated	. \$45.00
D7220	Removal of impacted tooth - soft tissue	. \$55.00
D7230	· · · · · · · · · · · · · · · · · · ·	
D7240	Removal of impacted tooth - completely bony	
D7241	Removal of impacted tooth - completely bony, with unusual surgical complications	
D7250	Surgical removal of residual tooth roots (cutting procedure)	
D7251 D7270	Coronectomy - intentional partial tooth removal	
D7270	Surgical access of an unerupted tooth	
D7282	Mobilization of erupted or malpositioned tooth to aid eruption	
D7283	Placement of device to facilitate eruption of impacted tooth	
D7286	Biopsy of oral tissue - soft - does not include pathology laboratory procedures	
D7310	Alveoloplasty in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	
D7311	Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	
D7320	Alveoloplasty not in conjunction with extractions - four or more teeth or tooth spaces, per quadrant	
D7321	Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	
D7450	Removal of benign odontogenic cyst or tumor - lesion diameter up to 1.25 cm	
	Removal of benign odontogenic cyst or tumor - lesion diameter greater than 1.25 cm	
D7471 D7472		
D7472	·	
D7473		
	Frenulectomy - also known as frenectomy or frenotomy - separate procedure not incidental to another procedure	No Cost
	Excision of hyperplastic tissue - per arch	
D7971	Excision of pericoronal gingiva	
D8000-	D8999 XI. ORTHODONTICS	
- The lis	sted Copayment for each phase of orthodontic treatment (limited, interceptive or comprehensive) covers up to 24 months nt. Beyond 24 months, an additional monthly fee, not to exceed \$125.00, may apply. etention Copayment includes adjustments and/or office visits up to 24 months.	of active
	Pre and post orthodontic records include:	
	The benefit for pre-treatment records and diagnostic services includes:	. \$200.00
D0210	Intraoral - complete series (including bitewings)	
D0322	Tomographic survey	
D0330		
D0340	·	
D0350		
D0470		
	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
D8020	Limited orthodontic treatment of the transitional dentition - child or adolescent to age 19\$950.00
D8030	Limited orthodontic treatment of the adolescent dentition - adolescent to age 19
D8040	Limited orthodontic treatment of the adult dentition - adults, including covered dependent adult children\$1,150.00
D8050	Interceptive orthodontic treatment of the primary dentition
D8060	Interceptive orthodontic treatment of the transitional dentition
D8070	Comprehensive orthodontic treatment of the transitional dentition - <i>child or adolescent to age 19</i> \$1,700.00
D8080	Comprehensive orthodontic treatment of the adolescent dentition - adolescent to age 19\$1,700.00
D8090	Comprehensive orthodontic treatment of the adult dentition - adults, including covered dependent adult children\$1,900.00
D8660	Pre-orthodontic treatment visit
D8680	Orthodontic retention (removal of appliances, construction and placement of <i>removable</i> retainers)
D8999	Unspecified orthodontic procedure, by report - <i>includes treatment planning session</i>
D9000-	D9999 XII. ADJUNCTIVE GENERAL SERVICES
D9110	Palliative (emergency) treatment of dental pain - minor procedure
D9211	Regional block anesthesia
D9212	Trigeminal division block anesthesia
D9215	Local anesthesia in conjunction with operative or surgical procedures
D9220	Deep sedation/general anesthesia - first 30 minutes
D9221	Deep sedation/general anesthesia - each additional 15 minutes
D9241	Intravenous conscious sedation/analgesia - first 30 minutes
D9242	Intravenous conscious sedation/analgesia - each additional 15 minutes
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
D9440	Office visit - after regularly scheduled hours
D9450	Case presentation, detailed and extensive treatment planning
D9940	Occlusal guard, by report - limited to 1 in 3 years
D9951	Occlusal adjustment, limited
D9952	Occlusal adjustment, complete
D9972	· · · · · · · · · · · · · · · · · · ·
D9999	Unspecified adjunctive procedure, by report - includes failed appointment without 24 hour notice - per 15 minutes
	of appointment time - up to an overall maximum of \$40.00

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 Specialist 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 the Customer Service department at 800-422-4234.

#### **SCHEDULE B**

#### **Limitations of Benefits**

- 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**

- 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, 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.
- 9. Consultations for non-covered benefits.
- 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.

## **Limitations and Exclusions of Benefits**

- 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.

#### Free newsletter

Get the latest in oral health with *Dental Wire*, our bi-monthly e-mail newsletter. Sign up at: deltadentalins.com/ oral health.

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

800-422-4234 deltadentalins.com



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

#### 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. If you wish to review an Evidence of Coverage prior to enrollment, you may request a copy by calling the Customer Service department at 800-422-4234.

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

#### **Customer Service**

800-422-4234 Monday through Friday 5 a.m. to 6 p.m., Pacific time

#### Provided by:

**Delta Dental of California** 17871 Park Plaza Drive, Suite 200 Cerritos, CA 90703

#### *Administered by:*

**Delta Dental Insurance Company** P.O. Box 1803 Alpharetta, GA 30023

