

# Delta Dental of Tennessee Welcomes Employees Of Knox County Board of Education

## Your Delta Dental Benefit Highlights

Group #1559 coverage effective January 01, 2011

| Network   | Delta Dental PPO | Delta Dental Premier | Out of Network |
|---|------------------|----------------------|----------------|
| <b>Services</b>   |                  |                      |                |
| <b>Delta Dental Pays*</b>   |                  |                      |                |
| <b>Diagnostic &amp; Preventive</b>  |                  |                      |                |
| Oral examinations, cleanings, x-rays, fluoride treatments, space maintainers          | 100%             | 100%                 | 100%           |
| <b>Basic Services</b>   |                  |                      |                |
| Restorative (fillings), general anesthesia, simple extractions                        | 90%              | 80%                  | 80%            |
| Periodontic Therapy<br><i>treatment of gums and bones supporting teeth</i>            | 90%              | 80%                  | 80%            |
| Endodontic Therapy<br><i>root canal therapy</i>                                       | 90%              | 80%                  | 80%            |
| Complex Oral Surgery  | 90%              | 80%                  | 80%            |
| <b>Major Services</b>   |                  |                      |                |
| Complex Restorations & Related Services<br><i>crowns, bridges, dentures, implants</i> | 60%              | 50%                  | 50%            |
| <b>Orthodontic Services</b>   |                  |                      |                |
| Straightening of teeth for ALL enrollees  | 50%              | 50%                  | 50%            |
| <b>Maximums</b>   |                  |                      |                |
| Calendar Year – Per Person<br><i>Excludes Orthodontics</i>                            | \$1500           |                      |                |
| Lifetime Orthodontics   | \$1500           |                      |                |
| <b>Annual Deductible</b>  |                  |                      |                |
| Per Person  | \$50             |                      |                |
| Family  | \$150            |                      |                |
| <i>Deductible excludes Diagnostic &amp; Preventive &amp; Orthodontic Services</i>     |                  |                      |                |

Age and frequency limitations apply. For a detailed description of your benefit plan, please refer to your Certificate of Coverage. This form is not a contract of insurance. Terms and conditions are set forth in the Master Group Policy issued directly to your group administrator.

## You're now a member of Tennessee's largest dental benefits family!

As a member of Delta Dental of Tennessee, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier. With 3 out of 4 dentists participating, these two networks provide great access to care as well as the privilege of reduced rates through our agreed upon fees with dentists. While your coverage with this plan is less when visiting a Delta Dental Premier provider, you cannot be balance billed – giving you added savings. You are also free to visit non-network dentists, but you may be balance billed.

### Finding a Delta Dental provider

Finding a dentist in one of our networks is easy. Simply visit our Web site, [www.DeltaDentalTN.com](http://www.DeltaDentalTN.com), or call our Customer Service hotline at 800-223-3104.

### When do benefits start?

Your benefits begin on the effective date indicated on the highlight form. You may visit a dentist at any time following that date. If you do not enroll when first eligible, you must wait until the first open enrollment period to enroll in the plan. Please refer to your Certificate of Coverage for re-enrollment requirements.

### View your benefit details online

You can get information on your Delta Dental benefits at your convenience using our Consumer Toolkit. Review claims, amounts used toward annual maximum, print ID cards, and more. Visit [www.DeltaDentalTN.com](http://www.DeltaDentalTN.com) and select the login for Subscribers.

### Questions?

If you have questions about your Delta Dental benefits, visit our Web site, [www.DeltaDentalTN.com](http://www.DeltaDentalTN.com), call our Customer Service hotline at 800-223-3104, or consult your Benefits Administrator.

*\*You are not responsible for charges exceeding the maximum plan allowance (MPA) if you go to a participating Delta Dental dentist. You are responsible for charges exceeding the MPA if you go to a non-participating dentist. The MPA charges are based on fees charged in your geographic area.*