

Benefits for City of Newport News
Account Number: 6125
Effective Date: January 1, 2022

Annual Deductible (<i>Applies to basic and major services</i>)	\$50 per person; \$150 per family, per calendar year
Annual Maximum	\$2,500 per enrollee, per calendar year
Orthodontic Lifetime Maximum	\$1,500 per person
Prevention First	Visits to the dentist for diagnostic and preventive services will not count against the annual maximum.
<i>Healthy Smile, Healthy You®</i> Program	Your plan provides additional cleanings and/or application of topical fluoride to enrollees with specific health conditions such as pregnancy, diabetes, high-risk cardiac conditions or who are undergoing cancer treatment via chemotherapy and/or radiation. Enrollment in <i>Healthy Smile, Healthy You®</i> is simple. Visit DeltaDentalVA.com to download and print an enrollment form.
LifeSmile®	Your plan provides a program that will help educate and empower you to make smart oral health decisions. To participate in LifeSmile, log into the member portal from DeltaDentalVA.com to take the LifeSmile assessment. You will receive email messages based on the results that you can take to your dentist to have a conversation about your oral health.

Covered Benefits

Delta Dental will pay the stated percentage of the plan allowance based on the dentist's participation with Delta Dental.

Coverage	Coinsurances			Benefit Limitations	Benefit Waiting Period
	In-Network		Out-of-Network		
	PPO	Premier			
Diagnostic and Preventive Services	100%	100%	100%		None
<ul style="list-style-type: none"> Oral exams and cleanings Periodontal cleaning Fluoride applications Bitewing X-rays Full mouth/panelpipse X-rays Sealants Space maintainers 				Twice in a 12-consecutive-month period. Twice in a 12-consecutive-month period. Twice in a 12-consecutive-month period for enrollees under the age of 19. Bitewing X-rays are limited to once in a 12-consecutive-month period limited to a maximum of four films or a set (seven to eight films) of vertical bitewings. Once in a five-year period. One application per tooth for enrollees under the age of 16 on non-carious, non-restored first and second permanent molars, once in five years. Once per quadrant per arch for enrollees under the age of 14.	
Basic Services	80%	80%	80%		None
<ul style="list-style-type: none"> Amalgam (silver) and composite (white) fillings Stainless steel crowns Simple extractions Endodontic services/root canal therapy 				Once per surface in a 24-month period. Primary (baby) teeth for enrollees under the age of 14. Retreatment only after 24 months from initial root canal therapy treatment.	

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	PPO	Premier			
Basic Services	80%	80%	80%		None
<ul style="list-style-type: none"> • Periodontic services • Complex oral surgery • Denture repair and recementation of crowns, bridges and dentures 				Once per quadrant in a 24-36-month period based on services rendered. Surgical extractions and other surgical procedures. Once in a 12-month period after six months from initial placement.	
Major Services	50%	50%	50%		None
<ul style="list-style-type: none"> • Crowns • Prosthodontics, removable and fixed • Implants 				Once per tooth in an 84-month period for enrollees age 12 and older. Once in an 84-month period for enrollees age 16 and older. Once per site for enrollees age 16 and older.	
Orthodontic Services	50%	50%	50%		None
<ul style="list-style-type: none"> • Treatment for the proper alignment of teeth 				For subscriber and covered dependents.	

Coverage is Available for:

- Enrollee and spouse
- Dependent children, only to the end of the month they reach age 26 (the "limiting age").

Choosing a Dentist

To ensure services are covered and that you receive the greatest value for your dental benefits, it is important that your dentist participates in the network listed at the top of your Delta Dental ID card. With Delta Dental PPO Plus Premier™, you have the option of visiting any dentist. However, your out-of-pocket costs may be lowest if you see a Delta Dental PPO™ network dentist and highest if you choose an out-of-network dentist. Delta Dental network dentists agree to discount their fees, submit claims on your behalf and not bill you for the difference. Visit DeltaDentalVA.com to find a participating dentist in your area.

Out-of-network dentists have not agreed to accept Delta Dental's plan allowance as full payment. After Delta Dental pays its portion of the bill, you are responsible for any required coinsurance and deductible (if applicable), as well as the difference between the non-participating dentist's charge and Delta Dental's payment. Payment will be made to you, unless state law requires otherwise.

The chart below illustrates how choosing an in-network dentist may help you save on out-of-pocket costs.

	Delta Dental PPO™	Delta Dental Premier®	Out-of-Network
Dentist's Charge for Covered Procedure	\$215.00	\$215.00	\$215.00
Delta Dental's Plan Allowance	\$126.00	\$169.00	\$113.00
Coinsurance Percentage	80%	80%	80%
Delta Dental's Payment	\$100.80	\$135.20	\$90.40
Patient Payment*	\$25.20	\$33.80	\$124.60

The example shown is for illustrative purposes only. Payment structures may vary between plans.

The preceding information is a brief description of the services covered under your plan. It is not intended for use as a summary plan description nor is it designed to serve as an Evidence of Coverage. If you have specific questions regarding benefit structure, limitations or exclusions, consult the plan document or call Delta Dental's Benefit Services Department at 800-237-6060.