

Federally Compliant Dental Plans

Delta Dental PPO-Plus Premier Federally Compliant Dental plans – For the 2016 plan year, Delta Dental has two Federally Compliant Plans designed to meet ACA Pediatric Dental Essential Health Benefit standards. Our plans include the Delta Dental PPO and Premier networks for maximum network access.

Federally Compliant Pediatric Plans for Groups. Individuals are eligible for coverage to age 19 only.

Plan Information	Low Option
Annual Maximum Out-of-Pocket: for one covered person <u>to age 19</u>	\$350
Annual Maximum Out-of-Pocket: for two or more covered persons <u>to age 19</u>	\$700
Annual Deductible	\$100 per person

Co-Insurance – The percentage you will pay for covered services

Plan Information	Co-Insurance – Low Option
Preventive & Diagnostic Services	0% \$100 Annual Deductible applies
Basic Services	40% \$100 Annual Deductible applies
Major Services	50% \$100 Annual Deductible applies
<u>Medically Necessary</u> Orthodontic Services*	50% <u>No</u> Deductible

- Benefits are based on the State Children’s Health Insurance Program (SCHIP) guidelines. Special processing policies, limitations and exclusions will apply for medically necessary procedures.
- Deductibles and Co-Insurance will apply to Maximum Out-of-Pocket.
- Maximum Out-of-Pocket does **not** apply to out-of-network services.

* **Medically Necessary** – Orthodontic treatment and/or services are only covered with orthognathic surgery cases or certain designated syndromes or genetic disorders such as cleft palate. Benefits are only allowed for medically necessary orthodontic services to help correct severe handicapped malocclusions caused by cranio-facial orthopedic deformities involving teeth.

Coverage Type	Monthly Rates – Low Option
1 Covered Person to age 19	\$18.80
2 Covered Persons to age 19	\$37.60
3 or more Covered Persons to age 19	\$56.40