

Summary of HOW® Enhanced Benefits

Delta Dental of Oklahoma will be introducing its new Health through Oral Wellness® (HOW®) enhanced benefits to members throughout 2020. HOW® is designed to provide additional preventive benefits to members at higher risk for caries and/or periodontal disease based on the results of the HOW® approved assessment performed in a dental office.

A summary of qualifying scores and corresponding benefits is below. There are three (3) scores associated with HOW® enhanced benefits for our members. If a member receives at least one (1) qualifying score he/she will receive the benefits outlined in the top section. Additional benefits (listed in the lower section) are specific to the assessment scores indicated.

Enhanced benefits are subject to change and to standard policy provisions, including but not limited to, coinsurance percentages, copayments and plan maximums.

ASSESSMENT SCORE	ENHANCED BENEFITS*	FREQUENCY
Tooth Decay RISK SCORE 4-5 AND/OR Gum Disease RISK SCORE 4-5 AND/OR Gum Disease SCORE 37-100	Child or Adult Prophy OR Scaling in the Presence of Gingival Inflammation OR Periodontal Maintenance <hr/> Nutritional Counseling OR Oral Hygiene Instruction	Combination up to four (4) per 12 months ¹ One (1) per 12 months ²
<i>In addition to the benefits above, you will also receive the benefit(s) corresponding with the score(s) below.</i>		
Tooth Decay RISK SCORE 4-5	Caries Susceptibility Test Fluoride Varnish OR Topical Fluoride Sealants	One (1) per 12 months Combination up to four (4) per 12 months One (1) per tooth per 36 months ³
Gum Disease RISK SCORE 4-5 AND/OR Gum Disease SCORE 37-100	Tobacco Cessation Counseling <i>(in lieu of nutritional counseling or oral hygiene instruction)</i>	One (1) per 12 months ²

¹Combination of prophylaxis, scaling in the presence of gingival inflammation and/or periodontal maintenance not to exceed four (4) in a 12-month period.

²Either one (1) nutritional counseling, or one (1) oral hygiene instruction, or one (1) tobacco cessation counseling (if patient has qualifying gum disease score) is covered in a 12-month period.

³Sealants are a covered benefit based on caries risk assessment for unrestored primary molars, and for unrestored permanent premolars and molars; one (1) sealant per tooth every 36 months.

*Enhanced benefits are subject to change.

Additional information will be available to affected groups leading up to their renewal date, and our plan-wide launch of the HOW® program in July 2020.