

Under Age 19 Plan Benefits Summary (PPO-MA)

This is a summary of benefits. Refer to the Evidence of Coverage for a full description of the plan provisions. To be covered, services must be dentally necessary and appropriate as per our review guidelines. Visit www.deltadentalma.com/ppo-find-a-dentist/ to find plan information, review eligibility status, check on claim status, or find a dentist. If you have any questions or need additional information, you can call customer service at 1-844-260-6095.

Deductibles: Apply to certain out-of-network services only

Individual Deductible: \$50

Annual Maximum: None

Medically Necessary Orthodontic Lifetime Maximum: None

Maximum Lifetime Cap: Unlimited

In Network: Please refer to your Tufts Health Plan Summary of Benefits and Coverage for information about your Out-of-Pocket Maximum.

Out-of-Network Out-of-Pocket Maximum (per member): None

| Procedure | Frequency/Limitations† | In Network | Out of Network *** |
|--|---|------------|--------------------|
| Diagnostic Oral exam Comprehensive exam Bitewing x-rays Complete x-ray series and panoramic film Single x-rays | Twice per policy year Once per lifetime per dentist location Two sets per policy year Once every 36 months Limitations apply | 100% | 80% |
| Preventive Cleaning Fluoride treatment Sealants Space maintainers | Twice per policy year Once every 3 months Once every 36 months on unrestored molars | 100% | 80% |
| Minor Restorative Amalgam (silver) fillings Composite (white) fillings Rebasing or relining of partial or complete dentures Recommending crowns and onlays | Once per 12 months per tooth surface Once per 12 months per tooth surface Once every 24 months | 75% | 55% ** |
| Major Restorative Crowns (over natural teeth when teeth cannot be restored with regular fillings). Stainless steel crowns are covered at a different coinsurance amount. * | Replacement limited to once every 60 months | 50% | 30% ** |
| Endodontics Root canal therapy on permanent teeth Vital pulpotomy Apicoectomy | One procedure per tooth per lifetime One procedure per tooth per lifetime One procedure per tooth per lifetime | 75% | 55% ** |
| Periodontics Root planing and scaling * | Once per quadrant every 36 months | 75% | 55% ** |
| Prostodontics Partial and complete dentures * | Replacement limited to once every 60 months | 50% | 30% ** |
| Extractions and Oral Surgery Simple extractions not requiring surgery Surgical extractions and other routine oral surgery when not covered by a patient's medical plan | | 75% | 55% ** |
| Orthodontics Medically necessary braces and related services * Requires prior authorization. No payment will be made if not obtained. | Covered only when medically necessary; patient must have severe and handicapping malocclusion as defined by HLD index score of 22 or higher and/or one or more auto qualifiers. | 50% | 30% |
| Other Services Palliative treatment (minor procedures necessary to relieve acute pain) General anesthesia or intravenous (I.V.) sedation | | 75% | 55% ** |

Dependent children are covered under these benefits up until the end of the month they turn age 19.

* Indicates Pre-treatment Estimate recommended/Prior Authorization as required.

** Indicates Deductible applies to this procedure.

*** Out-of-network care: This is the amount Delta Dental pays. For services received out-of-network, your costs will be greater because non-participating dentists are paid at a reduced level. Please refer to your Certificate of Coverage for further details.

† Time Limits on services (e.g. 6, 12, 24, 36, or 60 months) are computed to the exact day. Services are then covered the following day. For example, when a service is covered once every 12 months, if the service was done on July 1, it would not be covered again until the following year on July 2 or after.