

## UK GRADUATE PLAN

UKGRAD | 4001

**Delta Dental PPO Plus Premier** allows members to utilize any licensed provider. Members who choose a Delta Dental PPO network provider have the lowest out of pocket expenses and cannot be balance billed. Members who choose a Delta Dental Premier network provider cannot be balance billed.

<b>Effective Date</b>	September 1
<b>Benefit Period</b>	Employer Fiscal Year
<b>Dependent Age Limit</b>	up to age 26

	Provider Network		
	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist
<b>Diagnostic &amp; Preventive Services</b>			
Exams	100%	100%	100%
Cleaning	100%	100%	100%
Fluoride	100%	100%	100%
X-rays	100%	100%	100%
Sealants	100%	100%	100%
<b>Minor Services</b>			
Fillings	80%	80%	80%
Simple Extractions	80%	80%	80%
Oral Surgery/Surgical Extractions	80%	80%	80%
<b>Major Services</b>			
Periodontal Non-Surgical Services	50%	50%	50%
Periodontal Surgical Services	50%	50%	50%
<b>Deductible &amp; Annual Maximum*</b>			
Deductible (individual/family)	\$50/\$150	\$50/\$150	\$50/\$150
D&P Subject to Deductible	No	No	No
Annual Maximum (per person)	\$1,000	\$1,000	\$1,000

*\*Deductible does not apply to children age 12 and under*

Please note: Dentists who have signed participating agreements with Delta Dental of Kentucky agree to accept the Allowable Amount as payment in full for Covered Services as these terms are defined in the Certificate of Coverage. Each Covered Person is responsible for the amount of Coinsurance, Deductible and non-covered charges. Dentists who have not signed a participating agreement may bill you directly for any amount of their charge in excess of the Allowable Amount. In cases where the dentist's charges exceed the Allowable Amount, your coinsurance will be larger. Certain procedures require preauthorization and/or are subject to limitations.

## Frequencies & Limitations

- » Oral exams (including evaluations by a specialist) are payable 2 times per benefit period. Limited oral evaluations for a specific problem or complaint are also payable 2 times in the same benefit period.
- » Prophylaxes (cleanings) or periodontal maintenance procedures are payable 2 times per benefit period. Periodontal maintenance procedures are for individuals with a documented history of periodontal disease.
- » People with specific at-risk health conditions may be eligible for additional cleanings or periodontal maintenance procedures. The patient should talk to their dentist about treatment.
- » Full mouth debridement is payable 1 time per lifetime.
- » Fluoride treatments are payable 1 time per benefit period for people age 18 and under.
- » Space maintainers are payable 1 time per area per lifetime for people age 18 and under.
- » Bitewing X-rays are payable 1 time per benefit period and full mouth X-rays (which include bitewing X-rays) or panorex are payable 1 time in any 5-year period.
- » Sealants are payable 1 time per tooth per 5-year period for first and second permanent molars for people age 18 and under. The surface must be free from decay and restorations.
- » Composite resin (white) restorations are optional treatment on posterior teeth.

*This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. If a statement in this Summary conflict with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages above are applied to Delta Dental's allowance for each service and it may vary due to the dentist's network participation.\**

**Delta Dental of Kentucky | [ky.deltadental.com](https://ky.deltadental.com) | 800-955-2030**

*Delta Dental of Kentucky has provided more than \$20 million to Non-profits across Kentucky since 2003.*