



Proposal For: North Central Missouri Mental Health Care

Effective Date: 8/1/2021

Delta Dental PPO -DentaFlex		Delta Dental PPO SM	Delta Dental Premier [®]	Out-of-Network Providers
Calendar Year Deductible	Applied to Basic and Major services	\$50 individual \$50 individual 3X family 3X family	\$50 individual 3X family	\$50 individual 3X family
Annual Maximum	Applied to Preventive, Basic and Major services	\$1,500	\$1,500	\$1,500
Preventive Services	Bitewing x-rays, one set per benefit period Emergency palliative treatment Full-mouth x-rays (pano), once in any 36 month period Oral examinations, twice in any benefit period Periapical x-rays, as required Periodontal Maintenance, twice in any benefit period (subject to your prophylaxis frequency limitation) Prophylaxis (cleanings), twice in any benefit period Sealants for dependent children under age 16, once in 5 years Space Maintainers for dependent children under age 16, once in 5 years Topical fluoride treatments for dependent children under age 16, once in any benefit period	100%	100%	80%
Basic Services	Composite fillings Endodontics Fillings Non-Surgical Periodontics Oral Surgery (excluding extractions) Simple Extractions Surgical Extractions Surgical Periodontics	90%	90%	60%
Major Services	 Bridges, once in 7 years Crowns, Inlays, Onlays, once in 7 years Dentures, once in 7 years General Anesthesia 	60%	60%	40%
Orthodontia	Not covered	N/A	N/A	N/A
MAX <i>Advantage</i>	Charges for preventive exams, cleanings, and x-rays will not be applied to the annual benefit maximum.			

About Delta Dental networks

Delta Dental PPO Providers: agree to accept contractual reimbursement as payment in full and will not balance bill.

Delta Dental Premier Providers: agree to accept contractual reimbursement as payment in full and will not balance bill.

Out-of-Network Providers: are not contracted with Delta Dental and therefore may balance bill the difference between Delta Dental's out-of-network payment and billed charges.

Delta Dental PPO Providers typically offer the greatest discounts.

Coverage Tier

Employee \$24.88

Employee & Spouse \$50.89

Employee & Child(ren) \$50.50

Family \$81.14