

**UNIVERSITY STUDENT DENTAL PLAN  
POLICY YEAR SEPTEMBER 1, 2021-AUGUST 31, 2022**

**Product Name:** Delta Dental PPO Plus Premier™

**Plan Type:** National Coverage

The information listed here is not a guarantee of payment. Payment is based on the Delta Dental allowance for each procedure. To be covered, services must be dentally necessary and in accordance with Delta Dental's treatment guidelines. All services must be performed in a dental office. These benefits are listed according to the level of coverage (i.e. 100%,80%) . **Coverage for benefits with time limitations (i.e. 6,12,24,36 or 60 months) is calculated to the exact day.**

**The annual maximum is:** \$1,500.00 per member per policy year  
**The annual deductible is:** \$50 Individual/\$150 Family  
**The maximum lifetime cap:** Unlimited

**Pretreatment estimates are recommended for underlined procedures.**

**Plan pays 100%; Member Coinsurance 0%**

- Oral exam - twice per policy year
- Cleaning - twice per policy year
- Fluoride treatment for children under age 19 once per policy year. Fluoride varnish once every 12 months for members over age 16 following gingival flap or osseous surgery.
- Bitewing x-rays - one set per policy year
- Complete x-ray series or panoramic film once every 60 months
- Single x-rays as required
- Sealants for children under age 16, once every 24 months on unrestored permanent molars
- Space maintainers once per lifetime for lost deciduous (baby) teeth
- Periodontal maintenance following active therapy - two per year

**Plan pays 80%; Member Coinsurance 20%; Deductible applies**

- Palliative treatment (minor procedures necessary to relieve acute pain) twice per policy year
- Amalgam (silver) fillings and composite (white) fillings
- Extractions and other routine oral surgery when not covered by a patient's medical plan
- General anesthesia or intravenous (I.V.) sedation for certain complex surgical procedures
- Root canal therapy on permanent teeth - one procedure per tooth per lifetime.
- Repairs to existing partial or complete dentures once per policy year
- Recementing crowns or bridges once every 60 months
- Rebasing or relining of partial or complete dentures once every 60 months

**Plan pays 50%; Member Coinsurance 50%; deductible applies**

- Crowns over natural teeth, build ups, posts and cores - replacement limited to once every 60 months

**Dependent coverage** - Dependent children are covered up until the end of the month that they turn age 26.

This is a summary of benefits. The information shown here is not a guarantee of payment. Payment is based on the Delta Dental allowance for each service. Refer to the Certificate of Coverage for the full plan terms. The Certificate includes any limitations or exclusions not seen here. For a complete listing of frequencies and limitations go to [deltadentalri.com/el](https://deltadentalri.com/el). To be covered, services must be dentally necessary and appropriate as per our review guidelines.

**Note: If covered, crowns, bridges, partials and complete dentures are paid when the permanent structure is inserted (seated) by the dentist.** Member coverage must be active on the date that the permanent structure is inserted and payment is based on benefits available on that day — for example, if the member's annual maximum has been paid prior to the insertion of the permanent structure, the service will not be paid.

\* Time limits on services (e.g. 6, 12, 24, 36, or 60 months) are figured 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 will not be covered again until the following year on July 2 or after.

### **Out-of-Network Coverage**

You have the freedom to choose any dentist, but it is important to know that your out-of-pocket costs may be higher when you visit a dentist who does not participate in our network. Non-participating dentists have not agreed to accept the Delta Dental allowance as payment in full, so services from a non-participating dentist may cost you more. You may also have to pay the dentist at the time of service and file a claim yourself. To be eligible, all claims must be filed within one year of the date of service. To find a participating dentist near you, use our Find a Dentist tool at [deltadentalri.com](https://deltadentalri.com).

### **How to Find a Dentist**

When you choose from Delta Dental's extensive network of dentists, you're sure to find one that's right for you. Visit [deltadentalri.com](https://deltadentalri.com) to use our online Find a Dentist tool. You can see if your current dentist is in our network or look for a new participating dentist by searching by name, location or specialty. Enter your address or other criteria important to you (extended hours, languages spoken, etc.), and our tool will return a list of participating dentists that meet your needs – as well as maps and driving directions.

### **Beyond Benefits**

When you visit us at [deltadentalri.com](https://deltadentalri.com), you can access a wealth of important dental health information and manage your plan by:

- Checking your benefits and claims
- Reviewing your deductibles and maximums
- Using our Find A Dentist tool to find a dentist in your area

### **Notice of Nondiscrimination and Accessibility Policy**

Delta Dental of Rhode Island does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-843-3582.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-843-3582.