



# Your Dental Benefits

## Specially Prepared for the Employees of *Marquette University*

The summary below does not cover all plan details. Further information can be found in the summary plan description or dental benefit handbook. That document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.

### Benefit Plan Design

		When you see any Delta Dental PPO or Premier dentist	When you see a Marquette University Dental School Faculty Practice provider*	When you see a Marquette University Dental School Student or satellite clinic*
<b>Individual Annual Maximum</b>		\$2,500	\$2,500	\$2,500
<b>Deductible</b>	<b>Individual</b>	\$50	\$0	\$0
	<b>Employee + 1</b>	\$100	\$0	\$0
	<b>Family</b>	\$150	\$0	\$0

### Dependent Eligibility

Dependents are eligible through the end of the month in which they attain age 19 and full-time students are eligible through the end of the month in which they attain age 25; except as noted for orthodontics.

### Diagnostic & Preventive Services

Exams	100%	100%	100%
Cleanings	100%	100%	100%
Fluoride treatments	100%	100%	100%
X-rays	100%	100%	100%
Space maintainers	100%	100%	100%
Sealants	100%	100%	100%
Emergency treatment to relieve pain	100%	100%	100%
Deductible applies	No	No	No

### Basic & Major Services

Fillings	80%	90%	100%
Endodontics – nonsurgical/Surgical	80%	90%	100%
Periodontics – nonsurgical/Surgical	80%	90%	100%
Extractions and other oral surgery	80%	90%	100%
Occlusal Guards	80%	90%	100%
Crowns, inlays, onlays	60%	80%	100%
Bridges and dentures	60%	80%	100%
Repairs and adjustments to bridges and dentures	80%	90%	100%
Implants	60%	80%	100%
Deductible applies	Yes	No	No

### Orthodontic Services

Coverage copayment	60%	60%	100%
Individual lifetime maximum	\$2,500	\$2,500	\$2,500
Dependents eligible to age	19	19	19
Full-time students eligible to age	25	25	25
Adult ortho	Yes	Yes	Yes
Deductible applies	Yes	No	No

### Special Plan Provisions *(see back page for more information)*

Evidence-Based Integrated Care Plan	Yes	Yes	Yes
Check-up Plus	Yes	Yes	Yes

Dental benefits are not payable for disease or injury covered by Worker's compensation.

\* **Special Condition:** The deductible does not apply when services are rendered by a Faculty Practice provider; Deductible and coinsurance are waived when services are rendered by Marquette University Dental School or satellite clinic. Plan limitations still apply.

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## A Better PPO from Delta Dental

With some PPO plans, you don't get much choice of providers. And if you go out of network, you face a stiff penalty from balance-billing by the provider. But your Delta Dental PPO plan is different. Our PPO network, which includes more than 141,000 dentist locations nationwide, is backed by our Premier network, which includes more than 220,000 dentist locations nationwide – more than 75% of the nation's dentists. Your lowest out-of-pocket costs will come from seeing a Delta Dental PPO dentist, but you'll also enjoy cost advantages if you see a Premier dentist. That means savings on out-of-pocket costs **and** better choice. Here's an example:

Your Delta Dental PPO		
PPO Network	Delta Dental Premier "Safety Net"	Non-network
Other PPOs		
PPO Network	Non-network: No protection from balance-billing	

Advantages of Delta Dental Network Dentists	Noncontracted Dentists	
	Delta PPO Network Dentists	Delta Premier Network Dentists
<b>Agreed-to fee ceilings (no balance-billing):</b> <i>Dentist agrees to fee ceilings. If his/her normal charge is higher than the fee ceiling, he/she can't pass the balance on to you.</i>	✓	✓
<b>Additional fee schedule savings:</b> <i>Dentist agrees to a reduced fee schedule. Saves out-of-pocket expenses for you.</i>	✓	
<b>Convenient claims processing:</b> <i>Dentist is required to file claims on your behalf, saving you the hassle of doing so yourself. Claims payments go directly to the dentist.</i>	✓	✓
<b>Treatment guarantees:</b> <i>Examples -- Repair or replace dental restorations should they fail within 24 months.</i>	✓	✓

**Confirming Your Coverage** Before scheduling appointments for extensive dental care, you may ask your dentist to send the treatment plan to Delta Dental. The plan will be reviewed by Delta and a Predetermination of Benefits form will be returned to you and your dentist. You and your dentist may then discuss the treatment and your out-of-pocket costs. Delta encourages you to be informed about your dental care, please call Delta at 800-236-3712 before you have any dental work done.

**Delta's Website** Delta's website has a lot to offer. You can use it to obtain information about, check the status of your claims, find a network dentist, and learn ways to improve and protect your oral health.

For eligibility, claims or dentist information, visit our website at: [www.deltadentalwi.com](http://www.deltadentalwi.com)

Our Benefit Advisors are available weekdays from 7:30 a.m.-5:00 p.m. (CST). Call us at 800-236-3712.

**Special Plan Provisions** Your group dental plan from Delta Dental of Wisconsin includes one or more special features designed to encourage good oral health and promote overall health as well. Details of these provision(s) are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

**Evidence-Based Integrated Care Plan: Expanded benefits for persons with medical conditions that have oral health implications**

- Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) option is included in your plan. It provides additional benefits for persons with medical conditions that have oral health implications. Conditions include:  
Diabetes, Pregnancy, Specific heart conditions that pose a risk of certain types of infection, Kidney failure or dialysis, Suppressed immune system, Cancer therapy, Periodontal disease.
- EBICP's unique enrollment mechanism requires no medical claims be filed.
- EBICP requires self-enrollment by the patient or his/her dentist at Delta Dental's website, or by calling 800-236-3712. Learn more at [www.deltadentalwi.com/your-health/medical-conditions](http://www.deltadentalwi.com/your-health/medical-conditions).

**Check-up Plus: Promoting wellness**

- With Check-up Plus, you can obtain diagnostic and preventive services without the costs of those services applying to your individual annual maximum. (Diagnostic and preventive services include examinations, x-rays, regular cleanings and other related treatments).
- The full value of your annual maximum is applied to the benefits you receive for basic and major restorative services.
- Check-up Plus promotes regular visits to the dentist for exams and cleanings, which can improve your oral health and overall health.