

DENTAL INSURANCE

- Delta Dental is our dental provider.
- They offer two plans:
 - Plan 1 (High Plan)
 - Pays 100% on Preventive Care
 - Pays 80% on Basic Services
 - Pays 50% on Major and Ortho Services
 - \$50 deductible per person per year for Basic & Major
 - Plan 2 (Low Plan)
 - Pays 100% on Preventive Services
 - Pays 75% on Basic Services
 - Pays 25% on Major Services
 - Does not cover Ortho Services
 - \$50 deductible per person per calendar year for Basic & Major
- Premiums are listed on the Summary of Benefits, which is included in this packet.

For a list of in-network dental providers, please visit www.deltadentalins.com

Keep Smiling

Delta Dental PPO™



Stay in network to save

Visit a dentist in the PPO¹ network to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at deltadentalins.com.

If you can't find a PPO dentist, consider a Delta Dental Premier® dentist. These dentists have agreed to set fees and offer another opportunity to save.

Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at deltadentalins.com.

Check in without an ID card

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or Social Security number. If your family members are covered under your

plan, they'll need to provide your information. Prefer to have an ID card? Simply log in to your account to view or print your card.

Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim — we'll handle the rest.

Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.⁴ Log in to your online account to find this date.

Get LASIK and hearing aid discounts

With access to QualSight and Amplifon Hearing Health Care⁵, you can save as much as 50% on LASIK procedures and more than 60% on hearing aids. To take advantage of these discounts, call QualSight at **855-248-2020** and Amplifon at **888-779-1429**.

Save with a PPO dentist



PPO



PREMIER



NON-DELTA DENTAL

¹ In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

² You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

³ You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

⁴ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

⁵ Vision corrective services and Amplifon's hearing health care services are not insured benefits. Delta Dental makes the vision corrective services program and hearing health care services program available to you to provide access to the preferred pricing for LASIK surgery and for hearing aids and other hearing health services.

Benefit Highlights: Delta Dental PPO™

Plan Benefit Highlights for: Pearl Public School District - High Plan
Group Number: 21881

Effective Date: 11/1/2022

Benefits	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Deductibles per member / per family each calendar year	\$50/ \$150	\$50/ \$150	\$50/ \$150
Deductibles waived for Diagnostic & Preventive?	Yes, for all Dentists		
Deductibles waived for Orthodontics?	Yes, for all Dentists		
Maximums Per member each calendar year	\$1,500	\$1,500	\$1,500
D&P counts toward maximum?	Yes, for all Dentists		

Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D&P) Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
Basic Services Fillings, Simple Extractions and Denture Repair/Reline/Rebase	80%	80%	80%
Endodontics*** Root Canals	50%	50%	50%
Periodontics*** Surgical and Non-Surgical Periodontics	50%	50%	50%
Oral Surgery	80%	80%	80%
Major Services *** Crowns, Inlays, Onlays and Cast Restorations	50%	50%	50%
Prosthodontics*** Bridges and Dentures	50%	50%	50%
Implants*** Implant Services	50%	50%	50%
Orthodontic Services*** Adults and Dependent Children	50%	50%	50%
Orthodontic Maximums	\$1,000 Lifetime	\$1,000 Lifetime	\$1,000 Lifetime

For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for Non-Delta Dental dentists.

*** 12 month Waiting Period applies to Orthodontic, Major Restorative, Prosthodontics, Endodontics, Periodontic Services.

Rates
Effective Dates 11/01/2022 - 10/31/2024
Enrollee only \$32.96
Enrollee + Spouse \$69.64
Enrollee + Children \$77.72
Family (EE, Spouse, & Child(ren)) \$109.96

Delta Dental Insurance Company
1130 Sanctuary Parkway, Suite 600
Alpharetta, GA 30009

Customer Service
800-521-2651
deltadentalins.com

Claims Address
P.O. Box 1809
Alpharetta, GA 30023-1809

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

Revised 8/3/2022

Benefit Highlights: Delta Dental PPO™

Plan Benefit Highlights for: Pearl Public School District - Low Plan
Group Number: 21881

Effective Date: 11/1/2022

Benefits	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Deductibles per member / per family each calendar year	\$50/ \$150	\$50/ \$150	\$50/ \$150
Deductibles waived for Diagnostic & Preventive?	Yes, for all Dentists		
Maximums Per member each calendar year	\$750	\$750	\$750
D&P counts toward maximum?	Yes, for all Dentists		

Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D&P) Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
Basic Services Fillings, Simple Extractions and Denture Repair/Reline/Rebase	50%	50%	50%
Endodontics*** Root Canals	25%	25%	25%
Periodontics*** Surgical and Non-Surgical Periodontics	25%	25%	25%
Oral Surgery	50%	50%	50%
Major Services *** Crowns, Inlays, Onlays and Cast Restorations	25%	25%	25%
Prosthodontics*** Bridges and Dentures	25%	25%	25%

Rates

Effective Dates 11/01/2022 - 10/31/2024

Enrollee only \$22.00

Enrollee + Spouse \$43.40

Enrollee + Children \$53.60

Family (EE, Spouse, & Child(ren)) \$75.00

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* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for Non-Delta Dental dentists.

*** 12 month Waiting Period applies to Major Restorative, Prosthodontics, Endodontics and Periodontic Services.

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