

**Delta Dental of Ohio**  
**Dental Benefit Highlights for**  
**Cuyahoga Heights Local School District #10177**



Delta Dental PPO™ (Point-of-Service) Coverage effective January 1, 2021	Delta Dental PPO Dentist	Delta Dental Premier* Dentist	Non-participating Dentist
	Plan Pays	Plan Pays	Plan Pays*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
<b>Emergency Palliative Treatment</b> - to temporarily relieve pain	100%	100%	100%
<b>Sealants</b> - to prevent decay of permanent teeth	100%	100%	100%
<b>Brush Biopsy</b> - to detect oral cancer	100%	100%	100%
<b>Radiographs</b> - X-rays	100%	100%	100%
<b>Basic Services</b>			
<b>Minor Restorative Services</b> - fillings and crown repair	100%	100%	100%
<b>Endodontic Services</b> - root canals	100%	100%	100%
<b>Periodontic Services</b> - to treat gum disease	100%	100%	100%
<b>Oral Surgery Services</b> - extractions and dental surgery	100%	100%	100%
<b>Major Restorative Services</b> - crowns	100%	100%	100%
<b>Other Basic Services</b> - misc. services	100%	100%	100%
<b>Relines and Repairs</b> - to prosthetic appliances	100%	100%	100%
<b>Major Services</b>			
<b>Prosthodontic Services</b> - bridges, implants, dentures, and crowns over implants	100%	100%	100%
<b>Orthodontic Services</b>			
<b>Orthodontic Services</b> - braces	60%	60%	60%
<b>Orthodontic Age Limit</b> -	Up to age 19		

\* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

**Maximum Payment** - \$4,000 per person total per calendar year on Diagnostic & Preventive, Basic Services, and Major Services. \$2,500 per person total per lifetime on Orthodontics.

**Maximum Carryover** - If at least one Covered Service is paid in a Benefit Year and the total Benefit paid does not exceed \$1,000 in that Benefit Year, \$500 will carry over to the next Benefit Year's Maximum Payment. This amount will accumulate from one Benefit Year to the next, but will not exceed \$2,000. If no Covered Services are paid during a Benefit Year, all accumulated carryover amounts from previous Benefit Years will be forfeited.

**Deductible** - None.

**Note** - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.

**Welcome to Ohio's largest dental benefits family!**

As a member of Delta Dental of Ohio, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists - there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

**Quality Dental Program**

With our quick and accurate claims processing, we pay more than 90% of claims in 10 days or less. Delta Dental also offers world-class customer service from our BenchmarkPortal Certified Center of Excellence call center.

**Online Access**

Our online Consumer Toolkit® lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more - all at your own convenience.

**A Healthy Smile**

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

**Questions?**

If you have questions, please call our Customer Service team at 800-524-0149 or look online at [www.DeltaDentalOH.com](http://www.DeltaDentalOH.com).