

GUIDE TO YOUR DENTAL BENEFITS

What you need to know about choosing and using your Delta Dental benefits.



Why You Need Dental Insurance



For Your Budget

Benefits work best when you use them and can save you money in the long run. For each dollar spent on preventive care, \$50 or more is saved on more expensive procedures.¹



For Your Health

Checkups can help spot other conditions and diseases, not just cavities. This can lead to earlier, less costly, and even life-saving treatment.²



For Your Family

Start your children on the road to good oral health. Families with dental insurance are almost twice as likely to get preventive care as those without it.³



Immediate Savings

While it's important to brush and floss regularly, it's also important to see the dentist for the extra care you might need. Preventive checkups and cleanings are usually covered at 100%.* Dental insurance also helps reduce your out-of-pocket costs for many procedures. Without a dental plan, you would be responsible for the full cost of your treatment.

*When seeing an in-network provider. To see if your provider is in the Delta Dental PPO Plus Premier™ network visit [deltadentalwi.com](https://www.deltadentalwi.com)

^{1,2,3}<https://www.deltadental.com/us/en/protect-my-smile/dental-benefits/dental-insurance/the-value-of-dental-insurance.html>

Our Networks and Choosing a Provider

You can see any provider you like. However, you'll save money if you see an in-network dentist. We have two networks: Delta Dental PPO (these dentists provide the largest discounts to save you the most money) and Delta Dental Premier (additional providers to choose from, but they offer smaller discounts). Together they make the Delta Dental PPO Plus Premier™ Network with more than 152,000 providers nationwide to save you money.


But if you don't have a provider, or would like to find one who saves you more on out-of-pocket expenses, use our online provider search tool at deltadentalwi.com.

Other benefits (no pun intended) of using a network provider:

- Treatment guarantees* (if a procedure like a filling fails, you don't have to pay to get it fixed)
- Providers send in all the claims paperwork, so you don't have to
- Since network dentists agree to set fees, they can't charge you for the difference between their regular and discounted amount (called balance billing)


Know Your Networks

Delta Dental Premier®




- Additional dentists to choose from
- Smaller discounts, but still saves you money

Delta Dental PPO™










- Large network of providers
- Biggest discounts, saving you the most money

Out-of-Network



- No additional savings
- No protections or guarantees

Example Savings for a Common Procedure

	 Estimated Charge	 Maximum Allowed Fees	 Percentage Paid by Delta Dental	 Amount Delta Dental Pays	 Amount Dentist can Balance Bill	 Total Amount You Pay	 Your Total Cost Savings
PPO Network	\$1,200	\$825	80%	\$660	\$0	\$165	\$375
Premier Network	\$1,200	\$985	80%	\$788	\$0	\$197	\$215
Out-of-Network**	\$1,200	\$925	80%	\$740	\$275	\$460	\$0

*Guarantees dependent upon timeframes and procedure codes.

**If you visit an out-of-network provider you will be responsible for the difference between the provider's charges and the amount your dental plan pays.

Always check your benefit summary/plan documents to verify coverages. Regardless of the provider you see, you will be responsible for your plan's deductible, coinsurance, and fees for services that are not covered under your plan.

Maximize Your Benefits

Register for an online account.

The more you know, the better your oral health can be. And we want to make understanding your dental benefits easy. Delta Dental of Wisconsin's online member portal lets you review your coverage or message with a customer experience specialist when it is convenient for you. You can register or log in any time after your coverage begins.

Logging In

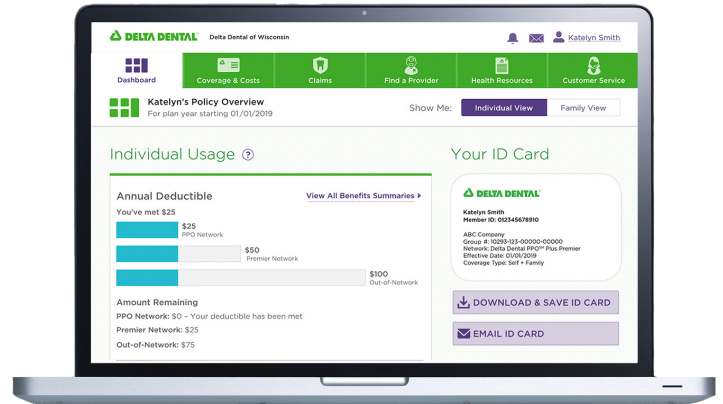
Getting started is quick and easy. Just go to deltadentalwi.com and click on "Register" found in the top right corner (on a desktop) or from the menu (on a mobile device). A few simple steps and you'll be able to sign in any time you need to access your dental benefit information. You will need your member ID number (on your ID card) to get registered.

Benefit Dashboard

Once logged in, the dental dashboard allows you to see the most-requested benefit information first—benefit usage, deductibles and annual maximums, plan features, and more—at a quick glance.

Online ID Card

You might not think you need to download a dental insurance ID card at four in the morning...until you do. You can download it, print it, or email it to a family member or your provider office.



Secure Chat and Messaging

Don't feel like making a phone call? During regular business hours (Monday - Friday, 7:30 a.m. - 5:00 p.m.), you can securely chat with a customer experience specialist in real time for immediate answers to your benefit questions. You can also send a secure message at your convenience and expect a timely response.

Find a Provider

The online provider search tool can help you find a Delta Dental network dentist in your area. Search by location, specialty, office hours, and other filtering options.

Cost Estimator Tool

Get an estimate for what procedures cost in your area, or from your preferred provider, so you'll have an idea of what you may pay out-of-pocket for necessary dental procedures.

Paperless EOB

Sign up to receive your Explanation of Benefits (EOB) statements electronically through "My Account."



Any Questions?

Here are some answers. And if you have a question that's not listed here, contact us. You can call our Contact Center at **800-236-3712**. Or avoid a phone call...if you're logged in to your online account (see previous page) you can secure message or even live chat with a representative.

But see if these help...



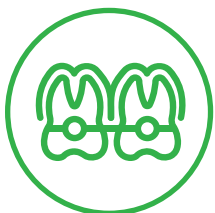
Q: *When will I get my ID card?*

A: Your ID card will be mailed about a week after your enrollment is received and approved. If you are already a member, you can login to your online member account at deltadentalwi.com to view, print, or even email your ID card at any time.



Q: *Are there benefit waiting periods?*

A: Unless otherwise specified, there are no waiting periods before you can start using your dental benefits.



Q: *What about existing orthodontic treatments in progress?*

A: Delta Dental's monthly payments for ortho treatment will work toward the months remaining after your effective date of coverage. Claims for in-progress ortho can be submitted as soon as enrollment with Delta Dental is finalized.

Grin! Magazine

Sign up to receive grin!, our quarterly e-magazine, for dental-related articles, tips, and advice.



Open the camera on your smartphone and scan the QR code to view and sign up for grin!, or visit deltadentalwi.com/grin.



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deltadentalwi.com

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Your Dental Benefits

Specially Prepared for the Employees of *City Of Marinette*

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		Delta Dental PPO [®] When you see a Delta Dental PPO provider	Delta Dental Premier When you see a Delta Dental Premier or any other provider*
Individual Annual Maximum		\$1,000	\$1,000
Deductible	Individual	\$0	\$0
	Family	\$0	\$0
Dependent Eligibility			
Dependents are eligible through the end of the month in which they attain age 26; except as noted for orthodontics			
Diagnostic & Preventive Services			
Exams		100%	100%
Cleanings		100%	100%
Fluoride treatments [^]		100%	100%
X-rays		100%	100%
Sealants [^]		100%	100%
Space maintainers		100%	100%
Deductible applies		No	No
Basic & Major Services			
Emergency treatment to relieve pain		80%	80%
Fillings		80%	80%
Endodontics – nonsurgical		80%	80%
Endodontics – surgical		80%	80%
Periodontics – nonsurgical		80%	80%
Periodontics – surgical		80%	80%
Extractions – nonsurgical		80%	80%
Extractions – surgical and other oral surgery		80%	80%
Crowns, inlays, onlays		50%	50%
Bridges and dentures		0%	0%
Repairs and adjustments to bridges and dentures		0%	0%
Implants		0%	0%
Deductible applies		No	No
Orthodontic Services			
Coverage copayment		50%	50%
Individual lifetime maximum		\$1,500	\$1,500
Dependents eligible to age		19	19
Full-time students eligible to age		19	19
Adult ortho		No	No
Deductible applies		No	No
Special Plan Provisions (see following pages for more information)			
CheckUp Plus		Yes	Yes

Regardless of the provider you see, you will be responsible for your plan's deductible, coinsurance, and fees for services that are not covered benefits under your plan.

*If you visit an out-of-network provider, you will be responsible for the difference between the provider's charges and the amount your Delta Dental plan pays.

[^]Age limitations may apply.



Specially prepared for the employees of City Of Marinette

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. Details of these provision(s) are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

CheckUp Plus™

- CheckUp Plus™ lets you obtain diagnostic and preventive services - including examinations, X-rays, regular cleanings and other related treatments - without the costs of those services applying to your individual annual maximum.
- The full value of your annual maximum is applied to the benefits you receive for basic and major restorative services.
- CheckUp Plus™ promotes regular visits to the provider for exams and cleanings, which can improve your oral health and overall health.

Confirming Your Coverage

If you are not sure of the effective date of your coverage, please call Delta Dental at 800-236-3712 before you have any dental work done.

Also, before scheduling appointments for extensive dental care, you may ask your provider to send the treatment plan to Delta Dental. The plan will be reviewed by Delta Dental and you and your provider will receive a **Predetermination of Benefits** form. You and your provider may then discuss the treatment and your out-of-pocket costs. Delta Dental encourages you to be informed about your dental care.

Delta Dental's Website

www.deltadentalwi.com has a lot to offer. You can use it to obtain coverage information under your plan, check the status of a claim, find a network provider, evaluate your oral health and learn ways to improve and protect it.

Visit **www.deltadentalwi.com** for eligibility, claims or provider information.

We are also available every weekday from 7:30 a.m. to 5 p.m. (Central Time) to answer your questions. Call us at 800-236-3712. We look forward to talking with you!