



Delta Dental Benefit Highlights
Jefferson Medical College
Effective Date: August 1, 2009 – July 31, 2010

BENEFITS AND COVERED SERVICES	Basic Plan			Enhanced Plan		
	Limitation	In-Network Dentist	Out-Of-Network Dentist	Limitation	In-Network Dentist	Out-Of-Network Dentist
DIAGNOSTIC & PREVENTIVE BENEFITS Oral examinations Routine cleanings X-rays Fluoride treatment Space maintainers Sealants	Covered once in any six-month period. Covered once in any six-month period. Covered once in any six-month period. Covered once in any six-month period. Limited to age 14. Limited to age 19.	100%	100%	Covered once in any six-month period. Covered once in any six-month period. Covered once in any six-month period. Covered once in any six-month period. Limited to age 14. Limited to age 19.	100%	100%
BASIC BENEFITS Fillings	Not covered.	0%	0%	Covered.	80%	80%
MAJOR BENEFITS Crowns Inlays and onlays Cast restorations	Not covered. Not covered. Not covered.	0%	0%	Not covered. Not covered. Not covered.	0%	0%
ENDODONTICS Root canals	Not covered.			Covered.	80%	80%
PERIODONTICS Gum treatment	Not covered.	0%	0%	Covered.	80%	80%
ORAL SURGERY Incisions Excisions Surgical removal of tooth	Not covered. Not covered. Not covered.	0%	0%	Covered. Covered. Covered.	80%	80%
PROSTHODONTICS Bridges Dentures	Not covered. Not covered.	0%	0%	Not covered. Not covered.	0%	0%
TOTAL ANNUAL PREMIUM	BASIC PLAN - ANNUAL RATES			ENHANCED PLAN - ANNUAL RATES		
	Student Only	\$115.68		Student Only	\$238.20	
	Student & Family	\$400.32		Student & Family	\$824.16	

NOTE:

Enhanced Plan ONLY - Limitations may apply for some benefits, some services may be excluded. Please refer to your Evidence of Coverage or Summary Plan Description for waiting periods and a list of benefit limitations and exclusions.

Both Plans - Fees are based on PPO fees for In-PPO Network dentists and the MPA (maximum plan allowance) for Out-Of-PPO Network dentists. Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees.

Who's Eligible? Primary enrollee, spouse or domestic partner, and eligible dependent children to age 19 or age 23 if a full-time student are eligible under both plans.

Annual Maximum: Under both plans, the maximum benefit paid per calendar year is \$1,000 per person in and out of PPO network.