



Client Name: UUP MEMBER SERVICES TRUST FUND

Group No.: 0166 - RETIREE MEMBERS

Effective Date: April 1, 2008

BENEFIT HIGHLIGHTS FOR DELTA DENTAL PPO

Delta Dental offers you what no other dental plan can – The Delta Dental DifferenceSM. Here’s what makes us a leading provider of dental benefits:

- **Exceptional Cost Savings** – Our networks protect enrollees from balance billing and prevent dentists from charging more by “unbundling” services that should be billed as one service. Your costs are usually lowest when you visit a Delta Dental dentist.
- **Guaranteed Coinsurance/Copayment** – Delta Dental dentists agree to accept our determination of fees. They won’t balance bill over Delta Dental’s approved amount.
- **Professional Treatment Standards** – Delta Dental reviews utilization patterns and office practices to ensure that Delta Dental dentists meet professional standards for safety and quality of care.

The Delta Dental PPO program allows you the freedom to visit any licensed dentist, including a dentist from our Delta Dental Premier[®] indemnity network. However, there are advantages to visiting a Delta Dental PPO network dentist (PPO Flex in New York) instead of a Premier or non-Delta Dental dentist. Consider the information below:

IN-PPO NETWORK	OUT-OF-PPO NETWORK
DELTA DENTAL PPO DENTISTS (PPO Flex in New York)	DELTA DENTAL PREMIER[®] DENTISTS & NON-DELTA DENTAL DENTISTS
You will usually pay the lowest amount for services when you visit a Delta Dental PPO dentist (PPO Flex in New York). PPO dentists agree to accept a reduced fee for PPO patients.	You are responsible for the difference between the amount Delta Dental pays and the amount your non-Delta Dental dentist bills. You will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist. Premier dentists may not balance bill above Delta Dental’s approved amount, so your out-of-pocket costs may be lower than with non-Delta Dental dentists’ charges.
You are charged only the patient’s share* at the time of treatment. Delta Dental pays its portion directly to the dentist.	Non-Delta Dental dentists may require you to pay the entire amount of the bill in advance and wait for reimbursement. Premier dentists charge you only the patient’s share* at the time of treatment.
PPO dentists will complete claim forms and submit them for you at no charge.	You may have to complete and submit your own claim forms, or pay your non-Delta Dental dentist a service fee to submit them for you.** Premier dentists will complete claim forms and submit them for you at no charge.

** If you visit a non-network dentist, Delta Dental will send the benefit payment directly to you. You are responsible for paying the non-network dentist’s total fee, which may include amounts in excess of your share of your plan’s contract allowance.

The included information is not intended or designed to replace or serve as an Evidence of Coverage or Summary Plan Description for the program. If you have specific questions regarding benefit structure, limitations or exclusions, consult your company’s benefits representative for the provisions specified in your Group Dental Contract.

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WHO'S ELIGIBLE	Primary enrollee, spouse and eligible dependent children to age 19 or to age 25 if dependent is full-time student (includes domestic partner)
DEDUCTIBLES	In-PPO Network: \$0 per person, \$0 per family, per calendar year Out-Of-PPO Network: \$0 per person, \$0 per family, per calendar year
ANNUAL MAXIMUM	The maximum benefit paid per calendar year is \$2500 per person In-PPO Network The maximum benefit paid per calendar year is \$2500 per person Out-Of-PPO Network

BENEFITS AND COVERED SERVICES*	In-PPO Network**	Out-Of-PPO Network***
DIAGNOSTIC & PREVENTIVE BENEFITS -- Oral examinations, routine cleanings (additional 3 rd cleaning for pregnancy), x-rays, fluoride treatment, space maintainers, sealants	80 %	80 %
BASIC BENEFITS -- Fillings	60 %	60 %
MAJOR BENEFITS -- Crowns, inlays, onlays and cast restorations	50 %	50 %
ENDODONTICS -- Root canals	50 %	50 %
PERIODONTICS -- Gum treatment	50 %	50 %
ORAL SURGERY -- Incisions, excisions, surgical removal of tooth including simple extractions	50 %	50 %
PROSTHODONTICS -- Bridges, dentures, TMJ	50 %	50 %
OTHER: <u>Denture Repair and Relining</u>	Services covered under Basic Benefits	

* *Limitations or waiting periods 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.*

** *Fees are based on PPO fees for in-network dentists (PPO Flex in New York).*

*** *Fees are based on the group contract allowance for out-of-network dentists. Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees.*



Delta Dental of New York

Customer Service www.deltadentalins.com
800-471-7093

Claims Address
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