

## **Other Features of your Delta Dental Plan**

### **Cleanings and Exams**

The Delta Dental Premier Plan allows you and your dependents one cleaning and one exam every 6 months at 100% of Delta Dental's Maximum Plan Allowance. Cleanings and diagnostic services are a critical part of good dental care. Early detection of decay, gum deterioration, or other problems can be an important factor in saving your teeth and promoting good dental health. Be sure to take advantage of this important benefit.

### **When Coverage Starts**

Your coverage will begin on the effective date of your plan. Benefits are available immediately for any services you receive after the effective date.

If you do not enroll when first eligible, or within 30 days of a life changing event, you must wait until the first annual open enrollment. If you enroll and then drop coverage while still eligible, you must wait until the first annual open enrollment after 12 consecutive months without coverage to re-enroll.

### **The Advantage of Pre-Determination**

If your dentist recommends dental procedures that will cost you more than \$300, ask your dentist to request a pre-determination before starting treatment. This will let you know approximately how much the treatment will cost and what your share of the costs will be. Pre-determination does not guarantee benefits.

### **Optional Services**

Optional services are services that cost more than Delta Dental's normal coverage for that service. When you receive optional service, you are responsible for the extra cost, that is, the amount over the normal Delta Dental benefit.

For example, if your dentist gives you a metal or porcelain inlay when the Delta plan covers amalgam inlays only, Delta will pay the cost of the amalgam only, and you must pay the difference.