

# 2024 Delta Dental Premier Plan Benefit Summary



Delta Dental of Oregon & Alaska

## Oregon Fire Chiefs Association

### Option 4 Incentive 2000

Calendar year costs	
Calendar year maximum, per member (age +19)	\$2,000
Calendar year deductible, per member	\$0
Calendar year out-of-pocket maximum, one member (under age 19)	\$400
Calendar year out-of-pocket maximum, two or more members (under age 19)	\$800
Class 1* (Services do not apply to the calendar year max)	
Periodic examinations / x-rays	
Prophylaxis (cleanings) / periodontal maintenance	**1st year - 70%
Sealants	2nd year - 80%
Space maintainers	3rd year - 90%
Topical application of fluoride	4th year - 100%
Class 2***	
Restorative fillings	
Oral surgery (extractions & certain minor surgical procedures)	**1st year - 70%
Endodontics (treatment of teeth with diseased or damaged nerves)	2nd year - 80%
Periodontics (treatment of diseases of the gums and supporting structures of the teeth)	3rd year - 90%
	4th year - 100%
Class 3***	
Implants	50%
Crowns and other cast restorations	50%
Dentures and bridges (construction or repair of fixed bridges, partial, and complete dentures)	50%

\* Class I services are covered at 100% maximum allowance for members under age 19. Please see dental handbook for pediatric benefits.

\*\* Under this plan, payments increase by 10% each calendar year provided the individual has visited the dentist at least once during the year. Failure to do so will cause a 10% reduction in payment the following year, although payment will never fall below 70%.

\*\*\* Class 2 and 3 services apply to the calendar year maximum.

**This is a benefit summary only. For a more detailed description of benefits, refer to your member handbook.**

#### How to use this dental plan

When you visit your dental provider, tell them you are a Delta Dental member.

#### When the member visits:

##### Delta Dental Premier Dentist:

Members are held harmless from balance billing (will not be billed for the difference between the dentist's billed charge and the Delta Dental negotiated fee).

##### Non Participating Dentists:

Members may be held liable for the difference between the dentist's billed charge and the non-participating allowable.

## Limitations

If a more expensive treatment than is functionally adequate is performed, Delta Dental Plan of Oregon will pay the applicable percentage of the maximum plan allowance for the least costly treatment.

### Preventive (Class 1 services)

- **Diagnostic** Routine or comprehensive examinations or consultations covered once in any 6-month period. Supplementary bitewing x-rays are covered once in any 12-month period. Complete series x-rays or a panoramic film are covered once in any 5-year period.
- **Preventive** Prophylaxis (cleaning) or periodontal maintenance is covered once in any 6-month period. Additional periodontal maintenance is covered for members with periodontal disease, up to a total of 2 additional periodontal maintenances per year. Topical application of fluoride is covered once in any 6-month period for members until age 19. For members age 19 and older, topical application of fluoride is covered once in any 6-month period if there is a recent history of periodontal surgery or high risk of decay due to medical disease or chemotherapy or similar type of treatment. Sealant benefits are limited to the unrestored, occlusal surfaces of permanent molars. Benefits will be limited to one sealant, per tooth, during any 5-year period.

### Basic (Class 2 services)

- **Oral Surgery** Limited to extractions and other minor surgical procedures.
- **Restorative** Amalgam and composite fillings are covered for all teeth. A separate charge for general anesthesia and/or IV sedation is not covered when used for non-surgical procedures.
- **Periodontic** Scaling and root planing is limited to once per quadrant in any 2-year period.

### Major (Class 3 services)

- **Implants** and implant removal are limited to once per lifetime per tooth space. A crown over an implant is covered once per lifetime of the implant.
- **Restorative** Cast restorations (including pontics) are covered once in a seven (7) year period on any tooth.
- **Prosthodontic** A bridge or denture (full or partial, including alternate benefits) will be covered once in a seven (7) year period only if the tooth, tooth site, or teeth involved have not received a cast restoration benefit in the past seven (7) years. Specialized or personalized prosthetics are limited to the cost of standard devices.
- **Occlusal Guard** (night guard) covered at 100% once in a five year period, up to \$200 maximum. Over-the-counter night guards are excluded.
- **Athletic mouthguard** covered at 50%, once in any 12-month period for members age 15 and under and once in any 2-year period for age 16 and over. Over-the-counter athletic mouthguards are excluded.

## Exclusions

- Services covered under worker's compensation or employer's liability laws and services covered by any federal, state, county, municipality or other governmental agency, except Medicaid.
- Services with respect to congenital (hereditary) or developmental (following birth) malformations or cosmetic reasons; including, but not limited to cleft palate, upper and lower jaw malformations, enamel hypoplasia (lack of development), fluorosis and disturbance of the temporomandibular joint.
- Services for rebuilding or maintaining chewing surfaces due to teeth out of alignment or occlusion, or for stabilizing the teeth except for occlusal guards.
- Services started prior to the date the individual became eligible for services under the program.
- Hypnosis, prescribed drugs, premedications or analgesia (e.g. nitrous oxide) or any other euphoric drugs.
- Hospital costs or any additional fees charged by the dentist because the patient is hospitalized.
- General anesthesia and/or IV sedation except when administered by a dentist in conjunction with covered oral surgery in his or her office.
- Plaque control and oral hygiene or dietary instructions.
- Experimental procedures.
- Missed or broken appointments.
- Precision attachments.
- Orthodontic services (except when an orthodontia rider is included).
- Services for cosmetic reasons.
- Claims submitted more than 12 months after the date of service are not covered.
- All other services or supplies, not specifically covered.