

Benefits for KL Discovery  
Premium Plan  
Group Number: 700271  
Effective Date: January 1, 2020

	In-Network		Out-of-Network
	PPO	Premier	
<b>Calendar Year Deductible</b> <i>(Applies to Basic and Major Services)</i>	\$50 per person; \$150 per family	\$50 per person; \$150 per family	\$50 per person; \$150 per family
<b>Calendar Year Maximum</b>	\$2,000 per person	\$2,000 per person	\$750 per person
<b>Lifetime Orthodontic Maximum</b>	\$2,000 per person	\$2,000 per person	\$1,000 per person
<b>Healthy Smile, Healthy You® Program</b>	Your plan provides additional cleanings and/or application of topical fluoride to enrollees with specific health conditions such as pregnancy, diabetes, high-risk cardiac conditions or who are undergoing cancer treatment via chemotherapy and/or radiation. Enrollment in the <b>Healthy Smile, Healthy You Program</b> is simple. Visit <a href="http://DeltaDentalVA.com">DeltaDentalVA.com</a> to print an enrollment form.		

Coverage	Coinsurance			Benefit Limitations
	In-Network		Out-of-Network	
	PPO	Premier		
<b>Diagnostic and Preventive Services</b>	100%	100%	80%	
<ul style="list-style-type: none"> <li>Oral exams and cleanings</li> <li>Fluoride applications</li> <li>Bitewing X-rays</li> <li>Full mouth/panelpipse X-rays</li> <li>Sealants</li> <li>Space maintainers</li> </ul>				<p>Twice in a calendar year.</p> <p>Twice in a calendar year for enrollees under the age of 19.</p> <p>Bitewing X-rays are limited to twice in a calendar year limited to a maximum of 4 films or a set (7-8 films) of vertical bitewings.</p> <p>Once in a 5-year period.</p> <p>One application per tooth every 3 years for enrollees under the age of 16 on non-carious, non-restored 1<sup>st</sup> and 2<sup>nd</sup> permanent molars.</p> <p>Once per quadrant per arch for enrollees under the age of 14.</p>
<b>Basic Services</b>	90%	80%	80%	
<ul style="list-style-type: none"> <li>Amalgam (silver) and composite (white) fillings</li> <li>Stainless steel crowns</li> <li>Simple extractions</li> <li>Endodontic services/root canal therapy</li> <li>Periodontal cleanings</li> <li>Periodontic services</li> <li>Complex oral surgery</li> </ul>				<p>Once per surface in a 24-month period.</p> <p>Primary (baby) teeth for enrollees under the age of 14.</p> <p>Retreatment only after 24 months from initial root canal therapy treatment.</p> <p>Twice in a calendar year.</p> <p>Once per quadrant in a 24-36 month period based on services rendered.</p> <p>Surgical extractions and other surgical procedures.</p>
<b>Other Basic Services</b>	60%	50%	50%	
<ul style="list-style-type: none"> <li>Denture repair and recementation of crowns, bridges and dentures</li> </ul>				Once in a 12-month period after 6 months from initial placement.

Coverage	Coinsurance			Benefit Limitations
	In-Network		Out-of-Network	
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<b>Major Services</b>	60%	50%	50%	
<ul style="list-style-type: none"> <li>• Crowns</li> <li>• Prosthodontics, removable and fixed</li> <li>• Implants</li> </ul>				<p>Once per tooth in a 60-month period for enrollees age 12 and older.</p> <p>Once in a 60-month period for enrollees age 16 and older.</p> <p>Once per site every 5 years for enrollees age 16 and older.</p>
<b>Orthodontic Services</b>	50%	50%	50%	
<ul style="list-style-type: none"> <li>• Treatment for the proper alignment of teeth</li> </ul>				For dependent children under the age of 19.

**COVERAGE IS AVAILABLE FOR**

- Enrollee, spouse
- Dependent children, only to the end of the month they reach age 26 (the “limiting age”).

**CHOOSING A DENTIST**

You may select the dentist of your choice. However, to get the full advantage of your Delta Dental coverage, you should choose a dentist who participates in the Delta Dental network(s) covered by your plan.

Delta Dental PPO™ and Delta Dental Premier® dentists have agreed to accept Delta Dental's plan allowance, plus any required coinsurance and deductible (if applicable) as payment in full. In addition, Delta Dental PPO™ and Delta Dental Premier® dentists will submit claims directly to Delta Dental and we will issue the payment to the dentist.

Non-Participating dentists have not agreed to accept Delta Dental's plan allowance as full payment. After Delta Dental pays its portion of the bill, you are responsible for any required coinsurance and deductible (if applicable), as well as the difference between the non-participating dentist's charge and Delta Dental's payment. Payment will be made to you.

Please visit [DeltaDentalVA.com](http://DeltaDentalVA.com) to find a participating dentist in your area.

*The preceding information is a brief description of the services covered under your plan. It is not intended for use as a summary plan description nor is it designed to serve as an Evidence of Coverage. If you have specific questions regarding benefit structure, limitations or exclusions, consult the plan document or call Delta Dental's Benefit Services Department at 800-237-6060.*