

Delta Dental PPO Plus Premier

Schedule of Benefits for STATE OF ARKANSAS Premium Plan

Original Effective Date: January 1, 2013 12:01 a.m. Central Standard Time.

Amended: January 1, 2016 Group Number: 3570 & 3571

Annual Deductible: \$50 for benefits received in

Coverage BCoverage C

With a maximum of \$150 per family, per benefit period.

Annual Maximum Payment: \$2,000 per person per benefit period.

Benefit period: A benefit period for each eligible participant shall mean a calendar year, the period from January 1st to December 31st of each year.

Coverages and Maximum Plan Allowances (MPA)

Coverage A – Diagnostic and Preventative Services

In Network 100% MPA Out of Network 80% MPA

- Routine periodic examinations not more than two (2) in any benefit period, inclusive of an initial oral examination.
- Bitewing and periapical x-rays as required.
- Full-mouth x-rays one (1) in any sixty (60) consecutive month period.
- Prophylaxis (cleaning) not more than two (2) in any benefit period, inclusive of an initial oral examination.
- Topical application of fluoride one (1) per benefit period for dependent children to age nineteen (19).
- Sealants once per tooth on permanent maxillary and mandibular first and second molars with no caries (decay) on the occlusal surface, for dependent children to age sixteen (16).

Coverage B – Basic Restorative Services

In Network 80% MPA
Out of Network 60% MPA

- Minor emergency treatment for the relief of pain as needed by the participant once on the same date and only payable in conjunction with x-rays and /or diagnostic procedures.
- Amalgam (silver) and composite/resin (white) fillings (composites are not a covered benefit on molars).
- Space Maintainers for prematurely lost teeth of eligible dependent children to age fourteen (14).
- Simple extractions.

The terms of the contract, along with any amendments or endorsements issued by DDAR, will in all cases be controlling. Should the wording of the policy, along with any amendments or endorsements issued by DDAR conflict with the schedule of benefits, application, the policy, along with any amendments or endorsements issued by DDAR governs.

Coverage C – Major Restorative Services *6-Month Wait*

In Network 60% MPA
Out of Network 50% MPA

- Crowns, inlays, onlays, and veneers are benefits for the treatment of visible decay and fractures of
 tooth structure when teeth are so badly damaged they cannot be restored with amalgam or composite
 restorations.
- Endodontics, including pulpal therapy and root canal filling.
- Oral surgery, including pre- and post-operative care and surgical extractions, except TMJ surgery.
- Stainless steel crowns used as a restoration to natural teeth for dependent children to age sixteen (16) when the teeth cannot be restored with a filling material.
- Prosthodontics, including procedures for construction of fixed bridges, partial or complete dentures, and repair of fixed bridges.
- Complete or partial denture reline, including chair side or laboratory procedures to improve the fit of the appliance to the tissue.
- Complete or partial denture rebase, including laboratory replacement of the acrylic base of the appliance.
- Surgical periodontics.
- Non-surgical periodontics.
- Periodontal maintenance; limited to two (2) per benefit period following active periodontal treatment.

Rider(s) In Network 60% MPA
6-Month Wait Out of Network 50% MPA

Child Orthodontic Rider – Orthodontic services for dependent children to age nineteen (19). **Lifetime Maximum Payment - \$1,000**

Questions? Contact Delta Dental's Customer Service Department at (800) 462-5410.

Delta Dental's network of participating providers may be found on our website at www.deltadentalar.com

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