

## Delta Dental of Illinois Dental Benefit Highlight Sheet

Delta Dental of Illinois is pleased to be your dental benefits carrier. Your group plan offers you the dental benefits program: Delta Dental PPO Plus Delta Dental Premier.

#### Delta Dental PPO Plus Premier

## On the reverse side of this sheet is a summary of your plan coverage\*.

With Delta Dental PPO Plus Premier:

- You can go to any licensed general or specialty dentist.
- You will maximize your benefits by receiving care from a Delta Dental PPO or Delta Dental Premier network dentist.
- Delta Dental's network dentists have agreed to reduced fees as payment in full, which means you will likely save money by going to a Delta Dental PPO or Delta Dental Premier network dentist. Non-network dentists have not agreed to accept our reduced fees as payment in full, which means they may bill you for any charges over our allowed fees.
- You are charged only the patient's share\*\* at the time of treatment. Delta Dental pays its portion directly to network dentists.

### Finding a Dentist

Visit our web site at <u>www.deltadentalil.com</u> and click on Provider Search.

## Example of Your Copayment with Delta Dental Network Dentists and Non-Network Dentists

- Delta Dental PPO: Lowest out-of-pocket costs and network protection.
- Delta Dental Premier: Higher out-of-pocket costs than PPO, but may be lower than nonnetwork and network protection.
- Non-network: You may have the highest out-of-pocket costs.

### Delta Dental PPO Plus Premier Plan Features Your Delta Dental PPO Plus Premier plan includes the following features:

- ToGo<sup>SM</sup>, a feature that allows you to carryover qualified unused portions of your annual maximum to the next year.
- Enhanced Benefit Program offers additional coverage for individuals who have specific health conditions (including pregnancy, diabetes, high-risk cardiac conditions, suppressed immune systems, and special needs) that can be positively affected by additional oral health care.

#### **Customer Service**

The enclosed Member Connection sheet explains how to register on Delta Dental of Illinois' website, www.deltadentalil.com. Once registered, you can get real time benefit information, check claim status, sign up for electronic Explanation of Benefits and print a temporary ID card.

Call 1-800-323-1743 to access our automated phone system or speak to a customer service representative from 7 am to 7 pm Monday through Thursday and 7 am to 6 pm Friday, Central Time. Our automated phone system is available 24 hours a day, seven days a week, and offers dentist listings and claim information.

You can also connect with us through our mobile app, Facebook, Twitter, our blog and more. See the enclosed sheets on connecting with us.

#### Learn More

You can learn more about your Delta Dental of Illinois dental plan by reading the information included in your plan highlight.

Note: Delta Dental imposes no restrictions on the method of diagnosis or treatment by a treating dentist. A benefit determination relates only to the level of payment that your group dental plan is required to make.

<sup>\*</sup>The information on the reverse side of this sheet is a brief summary of your dental plan and the services it covers. There are some limitations on the expenses for which your dental plan pays If you have specific questions regarding benefit coverage, limitations, exclusions, or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact Delta Dental of Illinois.

<sup>\*\*</sup>Patient's share is the coinsurance/copayment, any remaining deductible any amount over the annual maximum and any services your plan does not cover.

## **Dental Benefit Highlight Sheet**

### CITY OF URBANA - NETWORK PLAN, Group #10992

Eligible Dependents	Spouse/Domestic partner and dependent children to age 26
Annual Deductible (applies to	\$50/person; \$150/family (when using a Delta Dental PPO dentist)
Basic and Major Services	\$100/person; \$300/family (when using a Delta Dental Premier or non-network
Only)	dentist)
Annual Maximum	\$1,500/person
ToGo <sup>SM</sup> Carryover Feature	Your plan allows you and your covered dependents to carry over qualified
•	unused portions of your annual maximum from one year to the next.
Enhanced Benefits Program	Your plan provides additional cleanings and/or applications of topical
	fluoride to people with specific health conditions that put them at risk for
	oral health disease. The costs of the additional cleanings and fluoride
	treatments will be applied to your annual maximum.
Lifetime Orthodontic	\$1,000/dependent
Maximum	

	Delta Dental PPO Network Dentist	Delta Dental Premier® Network Dentist	Non-Network Dentist
PREVENTIVE/DIAGNOSTIC SERVICES  Routine exams (two per benefit year) Cleanings (two per benefit year) X-rays (bitewings – two per benefit year Fluoride treatments (once per benefit year to age 19) Space maintainers (to age 14) Sealants (to age 16) Harmful habit appliance	100%*	70% **	70%***
Fillings (silver (amalgam) and tooth colored (composite) on front teeth)     Non- surgical periodontics     Emergency exams & palliative (pain relief) treatment     X-rays (excluding bitewings – full mouth - every three years)	80%*	80%**	40%***
MAJOR RESTORATIVE SERVICES  Implants Oral surgery General anesthesia (in conjunction with oral surgery) Crowns, onlays, and other cast restorations Partial/full dentures Endodontics (root canals and pulpal therapy) Surgical periodontics Fixed/removable bridges	50%*	50%**	40%***
ORTHODONTICS (to age 19)  Treatment necessary for proper alignment of teeth	50%*	50%**	50%***

\*Delta Dental PPO dentists accept payment based on the lesser of the submitted fee (their usual fee) or Delta Dental's allowed PPO fee. PPO network dentists cannot charge you for costs exceeding the PPO fee.

\*\*Delta Dental Premier dentists accept payment based on the lesser of the submitted fee (their usual fee) or Delta Dental's maximum plan allowance. Premier dentists may not charge you for costs exceeding the maximum plan allowance.

\*\*\*Non-network dentists (non-Delta Dental PPO/non-Delta Dental Premier) do not agree to accept Delta Dental's allowed fees as payment in full; payment is based on the lesser of the submitted fee (their usual fee) or Delta Dental's maximum plan allowance. These dentists can charge you for costs exceeding the maximum plan allowance.

## **Dental Benefit Highlight Sheet**

### CITY OF URBANA - PREMIER PLAN, Group #10992

Eligible Dependents	Spouse/Domestic partner and dependent children to age 26
Annual Deductible (applies to	
Basic and Major Services	\$50/person; \$150/family
Only)	
Annual Maximum	\$1,500/person
ToGo <sup>SM</sup> Carryover Feature	Your plan allows you and your covered dependents to carry over qualified
	unused portions of your annual maximum from one year to the next.
Enhanced Benefits Program	Your plan provides additional cleanings and/or applications of topical
	fluoride to people with specific health conditions that put them at risk for
	oral health disease. The costs of the additional cleanings and fluoride
	treatments will be applied to your annual maximum.
Lifetime Orthodontic	\$1,000/dependent
Maximum	

	Delta Dental PPO Network Dentist	Delta Dental Premier® Network Dentist	Non-Network Dentist
Routine exams (two per benefit year)     Cleanings (two per benefit year)     X-rays (bitewings – one per benefit year; full mouth - every three years)     Fluoride treatments (once per benefit year to age 19)     Space maintainers (to age 14)     Sealants (to age 16)     Harmful habit appliance	100%*	100% **	100%***
BASIC SERVICES  Fillings (silver (amalgam) and tooth colored (composite) on front teeth)  Non- surgical periodontics  Oral surgery  Emergency exams & palliative (pain relief) treatment  General anesthesia (in conjunction with oral surgery)	80%*	80%**	80%***
MAJOR RESTORATIVE SERVICES Implants Crowns, onlays, and other cast restorations Partial/full dentures Endodontics (root canals and pulpal therapy) Surgical periodontics Fixed/removable bridges	50%*	50%**	50%***
ORTHODONTICS (to age 19) Treatment necessary for proper alignment of teeth	50%*	50%**	50%***

\*Delta Dental PPO dentists accept payment based on the lesser of the submitted fee (their usual fee) or Delta Dental's allowed PPO fee. PPO network dentists cannot charge you for costs exceeding the PPO fee.

\*\*Delta Dental Premier dentists accept payment based on the lesser of the submitted fee (their usual fee) or Delta Dental's maximum plan allowance. Premier dentists may not charge you for costs exceeding the maximum plan allowance.

\*\*\*Non-network dentists (non-Delta Dental PPO/non-Delta Dental Premier) do not agree to accept Delta Dental's allowed fees as payment in full; payment is based on the lesser of the submitted fee (their usual fee) or Delta Dental's maximum plan allowance. These dentists can charge you for costs exceeding the maximum plan allowance.





# Enhanced Benefits Program Oral Health Meets Overall Health with Delta Dental of Illinois

Delta Dental of Illinois' Enhanced Benefits Program integrates medical and dental care - where oral health meets overall health. This program enhances coverage for individuals who have specific health conditions that can be positively affected by additional oral health care. These enhancements are based on scientific evidence that shows treating and preventing oral disease in these situations can improve overall health. Our Enhanced Benefits Program includes additional cleanings and/or applications of topical fluoride. The costs of the additional cleanings and fluoride treatments will be applied to enrollees' annual maximums.

People Eligible	Treatment	Coverage Level	Frequency per Benefit Year
Individuals with:  • Diabetes  • Kidney Failure/Dialysis Treatment  • High-Risk Cardiac Conditions*	Prophylaxis (General Cleaning) and Periodontal Maintenance	Same Percent as the Group Contracted Benefit Level	4 Times Total in any Combination
Individuals with:  • Periodontal Disease  • Suppressed Immune Systems**  • Cancer-Related Chemotherapy and/or Radiation Treatments	Prophylaxis (General Cleaning) and Periodontal Maintenance Topical Fluoride Treatment (No Age Limits)	Same Percent as the Group Contracted Benefit Level Same percent as the Group Contracted Benefit Level	4 Times Total in any Combination Frequency Determined by Group Contract
Pregnant Women	Prophylaxis (General Cleaning) and Periodontal Maintenance	Same Percent as the Group Contracted Benefit Level	3 Times Total in any Combination

The Enhanced Benefits Program is available with Delta Dental PPO<sup>SM</sup> and Delta Dental Premier® plans only.

<sup>\*</sup> Includes the following conditions: a history of infective endocarditis; certain congenital heart defects; individuals with artificial heart valves; heart valve defects caused by acquired conditions like rheumatic heart disease; hypertrophic cardiomyopathy, which causes abnormal thickening of the heart muscle; individuals with pulmonary shunts or conduits: mitral valve prolapsed with reguraitation (blood leakage).

<sup>\*\*</sup> Includes the following conditions: HIV positive, organ transplant, stem cell (bone marrow) transplant.



## Member Connection

### Connecting with Delta Dental of Illinois is easy!

Get real-time benefit and claim information 24 hours a day, seven days a week through the Member Connection at deltadentalil.com or through our automated phone system at 800-323-1743.

With the Member Connection, you can find everything you need to know about your and your covered dependents' benefits, including:

- Claim status
- Eligibility information
- Maximum and deductibles used to date
- Benefit levels

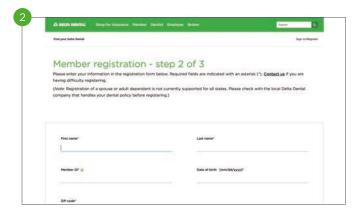
- Frequency and age limits
- Waiting periods
- Preventive history
- Explanation of Benefits (EOBs)

### How to Register:

1 Go to deltadentalil.com, select "Member of employer/group plan" in the "My Account Log In" box located on the right side of the homepage. On the next page, click "New to Delta Dental? Enroll Here."



2 Complete the online registration. Enter the primary enrollee's first and last name (the name must appear exactly as what your employer entered during enrollment; e.g., "Bob" may be "Robert"), the assigned member ID or Social Security number and date of birth (enter two-digit month, two-digit day and four-digit year with dividers, e.g., 03/15/1984).



3 Once registered, you can easily access your and your covered dependents' benefits and claims information, print a temporary ID card, sign up to receive electronic EOBs (Go Green E-Statements), conduct a procedure code search and access EOB history.

## Automated Phone System. Faster service for you.

You can also call 800-323-1743 to access our automated phone system 24 hours a day, seven days a week or to speak to a customer service representative during normal business hours (7 a.m. to 7 p.m. Monday through Thursday, 7 a.m. to 6 p.m. Friday, Central Time.).





# Finding a Delta Dental PPO™ or Delta Dental Premier® Dentist

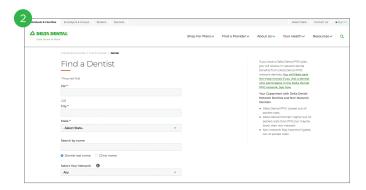
Finding a Delta Dental network dentist is easy. More than 3 out of every 4 dentists nationwide participate in a Delta Dental network. In Illinois, more than 75 percent of dentists participate in a Delta Dental network. You can find a network dentist today by using the Dentist Search on our website or calling our automated phone system.

### Provider Search

Go to deltadentalil.com, and select "Find a Provider." On the following page, select "Dental."



2 To start your search, you can either enter the location where you want to locate network dentists (search by city/state or ZIP code), or search for a particular dentist or practice by name and ZIP code.



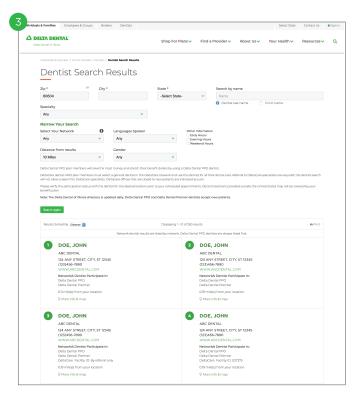
- Results will automatically display by proximity (within 10 miles from city or ZIP code) and all Delta Dental networks the dentist participates in will be listed. You can change the distance by selecting a new option under the "Distance from results" dropdown menu and clicking "Search Again."
- 4 You have the option to narrow your search based on the Delta Dental network a dentist participates in. You will save the most if you use a Delta Dental PPO network dentist.

Any field marked with a red asterisk is a required field.

5 You can further narrow your search by selecting a specialty (such as orthodontist), languages spoken and gender.

### **Automated Phone System**

You can also find a dentist through our automated phone system. Delta Dental PPO and Delta Dental Premier members can call 800-323-1743, say "Dentist Directory" and follow the automated instructions.



Displaying 1 - 29 of 29 results

## 1 SADIGHNIA, AZIN

URBANA FAMILY DENTAL CARE



1812 S PHILO RD, URBANA, IL 61802

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

9.18 mile(s) from your location

## 2 LYU, SEUNGYOUN

WEST MAIN DENTAL



125 W MAIN ST, URBANA, IL 61801

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

9.71 mile(s) from your location

## 3 WRIGHT, ALEXANDER

FAMILY DENTAL CARE OF CHAMPAIG



14 E ANTHONY DR, CHAMPAIGN, IL 61820

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

11.21 mile(s) from your location

## 4 UY, GREGORY

FAMILY DENTAL CARE OF CHAMPAIG



14 E ANTHONY DR, CHAMPAIGN, IL 61820

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

11.21 mile(s) from your location

## 5 ARORA, SURPREET

FAMILY DENTAL CARE OF CHAMPAIG

## 6 CARLYLE, ALEXANDRIA

**CREATIVE SMILES DENTAL CARE** 



14 E ANTHONY DR, CHAMPAIGN, IL 61820

### Network/s Dentist Participate In:

Delta Dental Premier

11.21 mile(s) from your location



1905 CONVENIENCE PLACE STE A, CHAMPAIGN, IL 61820

### Network/s Dentist Participate In:

Delta Dental PPO

Delta Dental Premier

11.24 mile(s) from your location

## 7 MIN, KYUNGHWAN

CHAMPAIGN DENTAL GROUP



703 S NEIL ST STE B, CHAMPAIGN, IL 61820

### Network/s Dentist Participate In:

Delta Dental PPO

Delta Dental Premier

11.6 mile(s) from your location

## 8 SON, JIHOON

CHAMPAIGN DENTAL GROUP



703 S NEIL ST STE B, CHAMPAIGN, IL 61820

### Network/s Dentist Participate In:

Delta Dental PPO

Delta Dental Premier

11.6 mile(s) from your location

## 9 LEE, KAYOUN

**ILLINI SMILES** 



303 W SPRINGFIELD AVE, CHAMPAIGN, IL 61820

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

11.7 mile(s) from your location

## 10 THOMPSON, DWIGHT

**ASPEN DENTAL** 



1902 N PROSPECT AVE STE 1; CHAMPAIGN, IL 61822

### Network/s Dentist Participate In:

Delta Dental PPO

Delta Dental Premier

11.98 mile(s) from your location

## JUNG, EUNSU

MIN, KYUNGHWAN

## 11 ASPEN DENTAL

1902 N PROSPECT AVE STE 1, CHAMPAIGN, IL 61822

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

11.98 mile(s) from your location

12 ASPEN DENTAL



1902 N PROSPECT AVE STE 1, CHAMPAIGN, IL 61822

### Network/s Dentist Participate In:

Delta Dental PPO

Delta Dental Premier

11.98 mile(s) from your location

## 13 GOHEL, NISHITA

### **ASPEN DENTAL**

1902 N PROSPECT AVE STE 1, CHAMPAIGN, IL 61822

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

11.98 mile(s) from your location

## 14 HASLETT, SUZANNE

#### **ASPEN DENTAL**

1902 N PROSPECT AVE STE 1, CHAMPAIGN, IL 61822

### **Network/s Dentist Participate In:**

Delta Dental PPO

Delta Dental Premier

11.98 mile(s) from your location

## 15 COUCH, GIANCARLO

### **BAYTOWNE DENTAL CENTER**

907 W MARKETVIEW DR STE 11, CHAMPAIGN, IL 61822

### Network/s Dentist Participate In:

Delta Dental PPO

Delta Dental Premier

12.17 mile(s) from your location

## 16 SON, SEOKJAE

ANGEL SMILES DENTAL CENTER



730 ENTERPRISE DR, RANTOUL, IL 61866

### Network/s Dentist Participate In:

Delta Dental PPO

Delta Dental Premier

12.4 mile(s) from your location

## 17 XU, YUDONG

ANGEL SMILES DENTAL CENTER

## 18 AL KADI JAZAIER, AIEMAN



730 ENTERPRISE DR, RANTOUL, IL 61866

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

12.4 mile(s) from your location

## FAMILIA DENTAL CHAMPAIGN LLC

1905 W SPRINGFIELD AVE, CHAMPAIGN, IL 61821

### **Network/s Dentist Participate In:**

Delta Dental PPO
Delta Dental Premier

13.31 mile(s) from your location

## 19 GONCALVES, ELIANE

### FAMILIA DENTAL CHAMPAIGN LLC

1905 W SPRINGFIELD AVE, CHAMPAIGN, IL 61821

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

13.31 mile(s) from your location

## 20 NALLAPARAJU, HARITHA

### FAMILIA DENTAL CHAMPAIGN LLC

1905 W SPRINGFIELD AVE, CHAMPAIGN, IL 61821

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

13.31 mile(s) from your location

## 21 VIRJI, INSIA

### FAMILIA DENTAL CHAMPAIGN LLC

1905 W SPRINGFIELD AVE, CHAMPAIGN, IL 61821

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

13.31 mile(s) from your location

## 22 JUNG, JAE UNG

### FAMILIA DENTAL CHAMPAIGN LLC



1905 W SPRINGFIELD AVE, CHAMPAIGN, IL 61821

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

13.31 mile(s) from your location

## 23 LEE, KA HI

## 24 AYO-OKUWOBI,

### FAMILIA DENTAL CHAMPAIGN LLC

1905 W SPRINGFIELD AVE, CHAMPAIGN, IL 61821

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

13.31 mile(s) from your location

### **OLUWATOSIN**

### FAMILIA DENTAL CHAMPAIGN LLC

1905 W SPRINGFIELD AVE, CHAMPAIGN, IL 61821

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

13.31 mile(s) from your location

## 25 CHIRAMANA, SAHITYA

### FAMILIA DENTAL CHAMPAIGN LLC



1905 W SPRINGFIELD AVE, CHAMPAIGN, IL 61821

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

13.31 mile(s) from your location

## 26 PANDE, SUCHI

FAMILIA DENTAL CHAMPAIGN LLC



1905 W SPRINGFIELD AVE, CHAMPAIGN, IL 61821

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

13.31 mile(s) from your location

## 27 RAMSAY, MAUGHAN

### M DEAN RAMSAY DDS PC



2917 CROSSING CT STE C, CHAMPAIGN, IL 61822

### **Network/s Dentist Participate In:**

Delta Dental PPO
Delta Dental Premier

14.6 mile(s) from your location

## 28 SADIGHNIA, AZIN

TOLONO FAMILY DENTAL



202 PEASE ST, TOLONO, IL 61880

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

16.62 mile(s) from your location

## 29 KARICH, JOHN

### JOHN T KARICH DDS

1504 PATTON DR STE 6, MAHOMET, IL 61853

### Network/s Dentist Participate In:

Delta Dental PPO
Delta Dental Premier

18.7 mile(s) from your location

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