



# Your Dental Benefits

## Specially Prepared for the Employees of *T A Solberg Co Inc*

The summary below does not cover all plan details. Further information can be found in the summary plan description or dental benefit handbook. That document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.

| <b>Benefit Plan Design</b>   |                   | <b>Delta Dental<br/>PPO</b><br><small>When you see a<br/>Delta Dental<br/>PPO dentist</small> | <b>Delta Dental<br/>Premier</b><br><small>When you see a<br/>Delta Dental Premier<br/>or any other dentist</small> |
|--|-------------------|---|--|
| <b>Individual Annual Maximum</b>   |                   | \$1,000   | \$1,000  |
| <b>Deductible</b>  | <b>Individual</b> | \$50  | \$50   |
|  | <b>Family</b>     | \$150   | \$150  |
| <b>Dependent Eligibility</b>   |                   |   |  |
| Dependents are eligible through the end of the month in which they attain age 19 and full-time students through the end of the month in which they attain age 25; except as noted for orthodontics |                   |   |  |
| <b>Diagnostic &amp; Preventive Services</b>  |                   |   |  |
| Exams  |                   | 100%  | 100%   |
| Cleanings  |                   | 100%  | 100%   |
| Fluoride treatments  |                   | 100%  | 100%   |
| X-rays   |                   | 100%  | 100%   |
| Sealants   |                   | 100%  | 100%   |
| Space maintainers  |                   | 100%  | 100%   |
| Deductible applies   |                   | No  | No   |
| <b>Basic &amp; Major Services</b>  |                   |   |  |
| Emergency treatment to relieve pain  |                   | 80%   | 80%  |
| Fillings   |                   | 80%   | 80%  |
| Endodontics – nonsurgical  |                   | 50%   | 50%  |
| Endodontics – surgical   |                   | 50%   | 50%  |
| Periodontics – nonsurgical   |                   | 50%   | 50%  |
| Periodontics – surgical  |                   | 50%   | 50%  |
| Extractions - nonsurgical  |                   | 80%   | 80%  |
| Extractions - surgical and other oral surgery  |                   | 80%   | 80%  |
| Crowns, inlays, onlays   |                   | 50%   | 50%  |
| Bridges and dentures   |                   | 50%   | 50%  |
| Repairs and adjustments to bridges and dentures  |                   | 80%   | 80%  |
| Implants   |                   | 0%  | 0%   |
| Deductible applies   |                   | Yes   | Yes  |
| <b>Orthodontic Services</b>  |                   |   |  |
| Coverage copayment   |                   | 50%   | 50%  |
| Individual lifetime maximum  |                   | \$2,000   | \$2,000  |
| Dependents eligible to age   |                   | 19  | 19   |
| Full-time students eligible to age   |                   | 19  | 19   |
| Adult ortho  |                   | No  | No   |
| Deductible applies   |                   | No  | No   |

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### A Better PPO from Delta Dental

Delta Dental is the nation's largest and oldest dental-benefits specialist built on the guiding principle that dental benefits should be simple and hassle-free. Delta Dental of Wisconsin was founded in 1962 with the same goal. Combined, member companies of the Delta Dental Plans Association serve more than 59 million people in nearly 97,000 groups nationwide.

With some PPO plans, you don't get much choice of providers. And if you go out of network, your provider may balance-bill you. But your Delta Dental PPO plan is different. The Delta Dental PPO network, with more than 165,000 dentist locations nationwide, is backed by the Delta Dental Premier network, with more than 247,000 dentist locations nationwide – almost 80% of the nation's dentists. Your lowest out-of-pocket costs come from seeing a Delta Dental PPO dentist, but you'll also enjoy cost advantages if you see a Delta Dental Premier dentist. That means savings on out-of-pocket costs **and** better choice. Here's an example:

| Your Delta Dental PPO |   |             |
|-----------------------|---|-------------|
| PPO Network           | Delta Dental Premier "Safety Net"               | Non-network |
| Other PPOs            |   |             |
| PPO Network           | Non-network: No protection from balance-billing |             |

| PPO Savings, With A "Safety Net"                     | Delta Dental PPO Dentist | Delta Dental Premier Dentist | Out-of-Network Dentist |
|--|--------------------------|------------------------------|------------------------|
| Dentist's Normal Fee                                 | \$720                    | \$720                        | \$720                  |
| Allowed Amount                                       | \$590                    | \$680                        | \$680                  |
| Dentist Fee Adjustment Due to Delta Dental Agreement | \$130                    | \$40                         | None                   |
| 50% Benefit Paid by Plan                             | \$295                    | \$340                        | \$340                  |
| Patient Responsibility                               | \$295                    | \$340                        | \$380                  |

| Advantages of Delta Dental Network Dentists  | Noncontracted Dentists                |   |  |
|--|---------------------------------------|---|--|
|  | Delta Dental Premier Network Dentists |   |  |
|  | Delta Dental PPO Network Dentists     |   |  |
| <b>Agreed-to fee ceilings (no balance-billing):</b> <i>Dentist agrees to fee ceilings. If his/her normal charge is higher than the fee ceiling, he/she can't pass the balance on to you.</i> | ✓                                     | ✓ |  |
| <b>Additional fee schedule savings:</b> <i>Dentist agrees to a reduced fee schedule. Saves out-of-pocket expenses for you.</i>   | ✓                                     |   |  |
| <b>Convenient claims processing:</b> <i>Dentist is required to file claims on your behalf, saving you the hassle of doing so yourself. Claims payments go directly to the dentist.</i>       | ✓                                     | ✓ |  |
| <b>Treatment guarantees:</b> <i>Examples -- Repair or replace dental restorations should they fail within 24 months.</i>   | ✓                                     | ✓ |  |

### Confirming Your Coverage

If you are not sure of the effective date of your coverage, please call Delta Dental at 800-236-3712 before you have any dental work done.

Also, before scheduling appointments for extensive dental care, you may ask your dentist to send the treatment plan to Delta Dental. The plan will be reviewed by Delta Dental and you and your dentist will receive a **Predetermination of Benefits** form. You and your dentist may then discuss the treatment and your out-of-pocket costs. Delta Dental encourages you to be informed about your dental care.

### Delta Dental's Website

[www.deltadentalwi.com](http://www.deltadentalwi.com) has a lot to offer. You can use it to obtain coverage information under your plan, check the status of a claim, find a network dentist, evaluate your oral health and learn ways to improve and protect it.

Visit [www.deltadentalwi.com](http://www.deltadentalwi.com) for eligibility, claims or dentist information.

Also, our Benefit Advisors are available every weekday from 7:30 a.m. to 5 p.m. (Central Time) to answer your questions. Call us at 800-236-3712. We look forward to talking with you!