

VIRGINIA BANKERS
ASSOCIATION
Benefits Corporation

Voluntary Plan

Group Number: 0000060018

Effective Date: January 1, 2023

Annual Deductible <i>(Applies to basic and major services)</i>	\$50 per person; \$150 per family, per calendar year
Annual Maximum	\$1,000 per person, per calendar year

For the services listed below, Delta Dental will pay the stated percentage of the plan allowance based on the dentist's participation with Delta Dental.

Benefits and Limitations*	Coinsurances		
	In-Network		Out-of-Network
	Delta Dental PPO™	Delta Dental Premier®	
Diagnostic and Preventive Services	100%	100%	70%
<ul style="list-style-type: none"> • Oral exams and cleanings — Twice in a calendar year. • Periodontal cleanings — Twice in a calendar year. • Fluoride applications — Twice in a calendar year for enrollees under age 19. • X-rays — Bitewing X-rays are limited to once in a calendar year; limited to a maximum of four films or a set (seven to eight films) of vertical bitewings. Full-mouth X-rays are limited to once in a five-year period. • Sealants — One per tooth for members under age 16 on non-carious, non-restored first and second permanent molars. 			
Basic Services	80%	80%	50%
<ul style="list-style-type: none"> • Fillings — Once per surface in a 24-month period; Composite (white) fillings are limited to the upper and lower 6 front teeth. • Simple extractions 			
Major Services	50%	50%	50%
<ul style="list-style-type: none"> • Oral surgery — Surgical extractions and other surgical procedures. • Endodontic services — Root canal therapy. • Periodontic services — Treatment for gum disease. • Denture repair and recementation • Occlusal Guards — Once per person per lifetime. • TMJ — Once per person per lifetime. • Crowns — One per tooth in a 7-year period for members age 12 and older. • Prosthetics/removable and fixed — Once in a 7-year period for members age 16 and older. 			

*Major Services have a 12 month waiting period. Employees hired after the initial enrollment may have the waiting period waived by providing proof of credible coverage.

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Additional benefits included in your plan:

Healthy Smile, Healthy You® – Provides additional cleanings and/or fluoride for members with certain health conditions. Visit DeltaDentalVA.com to learn more or to download an enrollment form.

Right Start 4 Kids® – Covers children up to age 13 at 100% with no deductible when you visit an in-network dentist. (For services outlined in the plan, up to the annual maximum. Subject to any limitations, exclusions and waiting periods).

LifeSmile® – Log in at DeltaDentalVA.com/member/ to access an oral health assessment that you can take to your dentist.

Coverage is available for:

- The enrollee and their spouse.
- Dependent children, only to the end of the month when they reach age 26 (the “limiting age”).

Choosing a dentist

You may select the dentist of your choice. However, to get the most value from your dental benefits, make sure your dentist participates in the network listed at the top of your Delta Dental ID card. With Delta Dental PPO Plus Premier™, you have the option of visiting any dentist. However, your out-of-pocket costs may be lowest if you see a Delta Dental PPO™ network dentist and highest if you choose an out-of-network dentist. Delta Dental network dentists agree to discount their fees, submit claims on your behalf and not bill you for the difference. Visit DeltaDentalVA.com to find a participating dentist in your area.

If you visit an out-of-network dentist, Delta Dental will pay its portion of the bill and you are responsible for any coinsurance and deductible (if applicable), as well as the difference between the nonparticipating dentist’s charge and Delta Dental’s payment. Payment will be made to you, unless state law requires otherwise.

Delta Dental PPO Plus Premier™

Group Name:	Delta Dental of Virginia
Group Number:	000000000-00000000-0000
Subscriber Name:	Jane Doe
Identification No:	XXXXX000
Membership Type:	Subscriber
Effective Date:	XX/XX/XXXX

Benefit Services: 800-237-6060
DeltaDentalVA.com

Delta Dental is a Registered Mark of Delta Dental Plans Association.

This fact sheet is a brief description of dental services covered under your plan and is not designed to serve as an Evidence of Coverage. If you have questions about specific benefits or limitations under your plan, call Delta Dental’s Benefit Services at 800.237.6060 or visit DeltaDentalVA.com/members to register for an account.