

## Summary of Dental Plan Benefits CBIZ, Inc. (100 Plan) Group #90704

Effective for January 1, 2021

|   | Benefit % Paid                |                            |                    |                              |   |
|---|-------------------------------|----------------------------|--------------------|------------------------------|---|
|   | Delta<br>Dental<br>PPO        | Delta<br>Dental<br>Premier | Out-of-<br>Network | DIAGNOSTIC                   | & PREVENTIVE (Not Subject to Deductible or Maximum)   |
| MAXIMUM<br>BENEFIT(S)<br>PER PERSON:  | 100%                          | 100%                       | 100%               | Diagnostic:                  | Includes the following procedures necessary to evaluate existing dental conditions and the dental care required:  • Oral evaluations – two (2) times per Calendar Year.  • Bitewing x-rays – two (2) times per Calendar Year for dependents under age twenty-six (26) and one (1) time per Calendar Year for adults.  • Full mouth or panoramic x-rays – once (1) each three (3) years. |
| The Maximum Benefit for all Covered Services, including Implant Services, but excluding Diagnostic and Preventive Services, for each Enrollee in any one Calendar Year is: <b>One</b> | 100%                          | 100%                       | 100%               | Preventive:                  | Provides for the following:  Prophylaxis (Cleanings) - unlimited.  Topical Fluoride - two (2) times per Calendar Year for dependent children under age nineteen (19).  Space Maintainers - for dependent children   |
| Thousand Five Hundred Dollars (\$1,500.00).  The Maximum Benefit for Orthodontic Services for each Enrollee is: Two Thousand Dollars (\$2,000.00) during such                         |                               |                            |                    |                              | <ul> <li>under age nineteen (19) and only for premature loss of primary molars.</li> <li>Sealants - once (1) per tooth per lifetime for dependent children ages three (3) years to under age sixteen (16) when applied only to permanent molars with no caries (decay) or restorations on the occlusal surface and with the occlusal surface intact.</li> </ul>                         |
| person's lifetime. Payment for the Orthodontic Services   | 100%                          | 100%                       | 100%               | Ancillary:  BASIC (Subject t | Provides for one (1) emergency examination per plan year by the Dentist for the relief of pain.   |
| shall not be included in determining the  | 80%                           | 80%                        | 80%                | Anesthesia:                  | Nitrous Oxide covered for all dependents ages three (3) and under.  |
| Maximum Benefit for each Calendar Year.   | 80%                           | 80%                        | 80%                | Oral Surgery:                | Provides for extractions and other oral surgery including pre and post-operative care.  |
| DEDUCTIBLE LIMITATIONS:   | 80%                           | 80%                        | 80%                | Consultations:               | Provides for a diagnostic service provided by dentist or physician other than requesting dentist or physician.  |
| Coverage for Diagnostic and Preventive Services are not subject to any  | 80%                           | 80%                        | 80%                | Regular<br>Restorative:      | Provides amalgam (silver) restorations; composite (white) resin restorations on all teeth; and stainless steel crowns for dependents under age twelve (12).   |
| Deductible amount. For all other covered benefits, the Calendar Year Deductible is:   | 80%                           | 80%                        | 80%                | Endodontics:                 | Includes procedures for root canal treatments and root canal fillings. When covered, payment for root canal therapy is limited to only once (1) in any twenty-four (24) month period, per tooth.  |
| \$50x3  ELIGIBLE CHILDREN AGES:   | 80%                           | 80%                        | 80%                | Periodontics:                | a. Includes procedures for the treatment of diseases of the tissues supporting the teeth. Periodontal maintenance is unlimited if diagnosed with periodontal treatment history. b. Surgical periodontal procedures.   |
| Children are eligible for   | MAJOR (Subject to Deductible) |                            |                    |                              |   |
| coverage to age <b>twenty-</b> six (26).  | 50%                           | 50%                        | 50%                | Special<br>Restorative:      | When teeth cannot be restored with a filling material listed in Regular Restorative Dentistry, provides for individual crowns.  |
|   | 50%                           | 50%                        | 50%                | Prosthodontics:              | a. Includes bridges, partial and complete dentures.   |
|   | 50%                           | 50%                        | 50%                |                              | b. Repairs and adjustments of bridges and dentures.   |
|   | 50%                           | 50%                        | 50%                |                              | c. Implants. Limitations may apply.   |
|   |                               |                            |                    | ORTHODONT                    | ICS (Subject to Deductible)   |
|   | 50%                           | 50%                        | 50%                | Orthodontics:                | Includes orthodontic appliances and treatment, interceptive and corrective, for dependent children under age nineteen (19).   |

This is a summary of benefits only and does not bind Delta Dental of Kansas to any coverage. Subscribers are encouraged to familiarize themselves with the details of their individual plan benefits. Subscribers are responsible for any required copayments, deductibles, or fees for services not covered by their plan at the time services are performed. Please refer to the Description of Dental Care Coverage ("Benefits Booklet") for complete coverage information, including but not limited to any applicable exclusions and limitations. Coverage as described in the employer group's dental benefits contract with Delta Dental of Kansas is binding on all parties and supersedes all other written or oral communications.

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## Welcome to Delta Dental of Kansas

With Delta Dental of Kansas you receive the expertise of the largest, most experienced dental benefits carrier in the nation, paired with our unparalleled customer service. With your employer, we have designed a dental benefit plan to help protect you and your family's oral health. Regular, preventive dental care is fundamental to making your smile last, and a healthy mouth contributes to your overall wellbeing.

## **CHOOSING A DENTIST**

You are free to go to any dentist of your choice, but there may be a difference in the amount you pay if the dentist is not a Delta Dental in-network dentist. It is to your advantage to choose a **Delta Dental PPO**<sup>TM</sup> or **Delta Dental Premier**® network dentist. Nearly 4 out of 5 dentists nationwide participate with Delta Dental, so chances are excellent your dentist is already in-network. You can search for an in-network dentist at **DeltaDentalKS.com**, on the Delta Dental mobile app or by contacting our customer service team at 800.234.3375.

## MANAGING MY BENEFITS

At **DeltaDentalKS.com**, you can log in to your member account to:

- Print your member ID card
- Review your eligibility and benefit information
- See how your claims paid
- Estimate your out-of-pocket costs\*
- Sign-up to receive your Explanation of Benefits (EOBs) electronically
- Access member-only discounts
- And more!

Through Delta Dental's mobile app, you can:

- Use your mobile ID card
- Find a dentist
- Estimate your out-of-pocket costs\*
- Review your coverage and claims
- Take an oral health risk assessment
- Use the toothbrush timer
- And more!





\*The Dental Care Cost Estimator provides an estimate and does not guarantee the exact fees for dental procedures, what your dental benefits plan will cover or your out-of-pocket costs. Estimates should not be construed as financial or medical advice. For more detailed information on your actual dental care costs, please consult your dentist and call Delta Dental of Kansas at 800-234-3375.

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