

FAMB MEMBER GROUP
DELTACARE PREMIUM CHART *
 PREMIUMS IN EFFECT FOR 01/01/09 – 12/31/09

REGION 1 Counties: Dade	
	Monthly Premium
Enrollee Only	\$13.14
Enrollee + One Dependent	\$21.33
Enrollee + Two or More Dependents	\$31.35

REGION 2 Counties: Alachua, Brevard, Broward, Clay, Collier, Duval, Hillsborough, Lake, Lee, Manatee, Marion, Martin, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Sarasota, St. Johns, St. Lucie, Seminole, Volusia	
	Monthly Premium
Enrollee Only	\$13.60
Enrollee + One Dependent	\$22.10
Enrollee + Two or More Dependents	\$32.48

REGION 3 Counties: Charlotte, Citrus, Hernando, Indian River, Leon	
	Monthly Premium
Enrollee Only	\$20.40
Enrollee + One Dependent	\$33.30
Enrollee + Two or More Dependents	\$49.04

* Premiums do not include the one-time \$20.00 non-refundable processing fee due at the time of enrollment when selecting the Annual Direct Billing payment method. (Processing fee is waived when enrolling 5 or more participants from the same firm).

* Premiums are subject to change.

FAMB MEMBER GROUP DELTACARE PLAN

ENROLLMENT INSTRUCTIONS:

1) COMPLETE ENROLLMENT FORM

Do not forget to indicate your selected DeltaCare network provider. See network listing for providers and their provider #.

Tip: When indicating effective date, please note that your coverage may only begin on the first of the month.

2) COMPLETE PAYMENT METHOD FORM

Option 1 - Monthly Auto Pay

If you elect to pay by Monthly Auto Pay (ACH), you do not need to send any premium. We will automatically draft your account on a monthly basis.

Option 2 - Direct Annual Billing

If you elect the Direct Annual Billing method, **please make check or money order written out to BPC Financial**, for the pro-rated premium required to pay your coverage through December 31st plus the one-time \$20.00 non-refundable processing fee*.

For example, if you are enrolling for the 7/1 entry date, you will need to submit 6 months premium plus the \$20.00 processing fee. You will be invoiced on a calendar year annual basis thereafter.

*The \$20.00 processing fee is required for each primary enrollee that selects the Direct Billing payment method. The processing fee is waived when enrolling with a firm of 5 or more primary enrollees.

3) MAIL OR FAX FORMS TO ADMINISTRATOR:

BPC Financial
7645 Gate Parkway, Suite 101
Jacksonville, FL 32256

Phone (800) 282-8626
Fax (904) 396-2091

4) IMPORTANT:

Your coverage will become effective on the 1st of the month following approval of your Enrollment Form and receipt of your full Initial Payment no later than the 23rd day of the previous month. When you receive your Evidence of coverage, review it carefully. Be sure you understand all of your rights and benefits under the plan. If you are not completely satisfied, for any reason, please notify us immediately.

If you have any questions, please call us toll free at **1-800-282-8626**.



INSURANCE & RETIREMENT PROGRAMS

Mail to administrator:

BPC Financial
 7645 Gate Parkway, Suite 101
 Jacksonville, FL 32256

Indicate Date and Check One

Effective Date:

/ /
(Month) (Day) (Year)

- New Enrollment
- Terminate Coverage

Indicate Qualifying Event and date for changes below after the original enrollment.

Qualifying Event: _____

/ /
(Month) (Day) (Year)

- Add Spouse
- Delete Spouse
- Add Dependent Child
- Delete Dependent Child

Delta Dental Insurance Company ENROLLMENT/CHANGE FORM

For BPCF Use Only	
Effective Date / /	Group No.
Full Time Hire Date / /	Sublocation

Primary Enrollee Information

VERY IMPORTANT - PLEASE PRINT LEGIBLY (Please leave one blank box between each word)

Name: _____
(Last, First, Middle)

Mailing Address: _____
(Street Address)

(City) (State) (Zip) (Pay period - if applicable)

Social Security # - - Date of Birth: / /
(Month) (Day) (Year)

Name of Employer/Group Florida Assoc. of Mortgage Brokers FAMB #

Email address: _____ Phone # () -

Member of the FAMB Employee of FAMB Member
 Do you have dependent children? Yes No Are you or your dependents covered under another dental plan? Yes No

Dependent Information

(VERY IMPORTANT - PLEASE PRINT LEGIBLY. To add additional dependents, please attach a separate sheet.)

PLEASE LIST ELIGIBLE DEPENDENTS TO BE COVERED IN ADDITION TO YOURSELF

(If enrolling one dependent, ALL must be enrolled.)

	Add	Delete	Male	Female	Date of Birth:		
Spouse: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<small>(Month)</small>	<small>(Day)</small> <small>(Year)</small>
Dependent: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<small>(Month)</small>	<small>(Day)</small> <small>(Year)</small>
Dependent: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<small>(Month)</small>	<small>(Day)</small> <small>(Year)</small>
Dependent: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<small>(Month)</small>	<small>(Day)</small> <small>(Year)</small>
Dependent: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<small>(Month)</small>	<small>(Day)</small> <small>(Year)</small>
Dependent: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<small>(Month)</small>	<small>(Day)</small> <small>(Year)</small>
Dependent: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	<small>(Month)</small>	<small>(Day)</small> <small>(Year)</small>

Selected DeltaCare Provider (select a provider from the Deltacare provider panel list)

Dentist Name: _____ Provider # _____ Location (State) _____

I certify that the information in this form is true and correct to the best of my ability. I understand that my election cannot be changed during the year unless I experience a change in family status and the election change is consistent with the family status change.

Notice: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Signature of Enrollee _____

Date _____

PLEASE INDICATE YOUR PAYMENT METHOD

- Monthly Auto-Pay.** Attach a VOID check and completed the Authorization below.
- Direct Annual Billing** (If you select this method, please make check or money order written out to BPC Financial, for the pro-rated premium required to pay your coverage through December 31st plus the one-time \$20.00 non-refundable processing fee.

MONTHLY AUTO PAY AUTHORIZATION FORM

You may pay your insurance premiums monthly through monthly pre-authorized debit transactions (ACH) at no additional cost. If you would like to take advantage of this payment option, please complete the form below, attach a voided check, sign and return.

ACCOUNTHOLDER'S NAME: _____

I hereby authorize BPC Financial to initiate debit entries and to initiate, if necessary, credit entries as adjustments for any debit entries in error to my Checking account and the Financial Institution named below to debit and/or credit the same account. BPC Financial will not be held responsible for a policy lapse or cancellation due to nonpayment if withdrawal is prepared and not honored for any reason and amount due is not paid. I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. law.

FINANCIAL INSTITUTION: _____

This authority is to remain in full force and effective until BPC Financial and The Financial Institution have received written notice from me of its termination in such time and manner as to afford BPC Financial and The Financial Institution a reasonable opportunity to act on it.

SIGNATURE: _____ DATE: _____

ATTACH VOIDED CHECK BELOW

Attach a voided check here. All total costs will be drawn between the 1st and 10th day of each month.

NOTE: IF THE ACH DEBIT IS RETURNED FOR NONSUFFICIENT FUNDS. A \$25 NONREFUNDABLE SERVICE FEE WILL BE APPLIED WHEN ALLOWED BY LAW.

DeltaCare USA

Getting to know your
DeltaCare USA program

We keep you smiling[®]



Provided by:

Delta Dental Insurance Company

1000 Mansell Exchange West, Building 100, Suite 100
Alpharetta, GA 30022

Administered by:

PMI Dental Health Plan

12898 Towne Center Drive
Cerritos, CA 90703-8579

Getting to know your DeltaCare USA program

DeltaCare USA is a dental program that provides you and your family with quality dental benefits at an affordable cost. Offered through Delta Dental Insurance Company, the DeltaCare USA program is designed to encourage you and your family to visit the dentist regularly to maintain your dental health.

When you enroll, you select a contract dentist to provide services. The DeltaCare USA network consists of private practice dental facilities that have been carefully screened for quality.

Quality

- ▶ Extensive benefits for you and your family
- ▶ No restrictions on pre-existing conditions, except for work in progress
- ▶ Large, stable network of dentists, so you can enjoy a long-term relationship with your dentist

Convenience

- ▶ No claim forms to complete
- ▶ Expanded business hours for toll-free customer service, from 8 a.m. to 9 p.m., Eastern Time

Cost savings

- ▶ No deductibles
- ▶ Out-of-pocket costs are clearly defined
- ▶ Out-of-area dental emergency coverage up to \$100 per emergency
- ▶ No annual or lifetime dollar maximums

Booklet Contents

Getting to know your DeltaCare USA program	1
Highlights of your DeltaCare USA program	2
Description of Benefits and Copayments	4
Limitations and Exclusions of Benefits	11

Delta Dental Insurance Company provides benefits as a Prepaid Limited Health Services Organization as described in Chapter 636 of the Florida Statutes.

"What if I have Questions about my DeltaCare USA Program?"

Eligibility for you and your family

If you meet your group's eligibility requirements for dental coverage, you can enroll in the DeltaCare USA program. You may also enroll eligible dependents. Contact your benefits administrator if you have any questions.

Easy enrollment

Simply complete the enrollment process as directed by your benefits administrator. Be sure to indicate a dentist (from the list of contract dental facilities) for both yourself and your eligible dependents. Include the name of your group.

How your DeltaCare USA program works

Your selected contract dentist will take care of your dental care needs. If you require treatment from a specialist, your contract dentist will handle the referral for you.

After you have enrolled, you will receive a membership packet including an identification card and a Certificate of Coverage that fully describes the benefits of your dental program. Also included in this packet are the name, address and phone number of your contract dentist. Simply call the dental facility to make an appointment.

Under the DeltaCare USA program, many services are covered at no cost, while others have copayments (amount you pay your contract dentist) for certain benefits. See the "Description of Benefits and Copayments" for a list of your benefits.

Please note: Dental services that are not performed by your selected contract dentist, a contract specialist or are not covered under provisions for emergency care below, are not covered by your DeltaCare USA program.

Provisions for emergency care

Under your DeltaCare USA program, you and your eligible dependents are covered for out-of-area dental emergencies (35 or more miles from your contract dentist). Your program pays up to \$100 for out-of-area emergency dental expenses per emergency for each enrollee.

What is PMI?

PMI is a licensed administrator that has administered DeltaCare USA programs for more than 30 years. PMI contracts with DeltaCare USA dentists to ensure quality care for enrollees. Today, more than 1.2 million enrollees are covered by DeltaCare USA programs.

My dentist is a Delta dentist but is not on the list of DeltaCare USA dentists. Can I still receive treatment from this dentist?

You must receive treatment from your selected DeltaCare USA contract dentist. Please note that Delta dentists are not necessarily DeltaCare USA dentists.

Do my family members receive treatment from the same DeltaCare USA contract dentist?

You and your eligible dependents may receive care from the same contract dentist, or if you prefer, you may collectively select up to a maximum of three contract dental facilities.

Can I change my contract dentist?

You may change contract dentists by notifying us either by phone or in writing, or by visiting our web site (www.deltadentalins.com/deltacareusa). If you contact us by the 21st of the month, the change will become effective the first of the following month.

Can I have my teeth whitened under the DeltaCare USA Program?

External bleaching is a benefit under your Program. See the "Description of Benefits and Copayments" and talk to your contract dentist about your options.

Does my DeltaCare USA Program cover tooth-colored fillings and crowns?

Porcelain and other tooth-colored materials are included as a benefit under your Program. The copayment shows you what your out of pocket cost will be.

How long does it take to get an appointment with a DeltaCare USA dentist?

Two to four weeks is a reasonable amount of time to wait for a routine, non-urgent appointment. If you require a specific time, you may have to wait longer. Most DeltaCare USA dentists are in private group practices, which means greater appointment availability and extended office hours.

Are pre-existing dental conditions and work in progress covered?

Treatment for pre-existing conditions such as extracted teeth is covered under the DeltaCare USA program. However, benefits are not provided for any dental treatment started before joining the program (that is, work in progress, such as preparations for crowns, root canals and impressions for dentures). Orthodontic treatment in progress may be covered for new DeltaCare USA enrollees. See the "Limitations and Exclusions of Benefits."

How does the DeltaCare USA program encourage preventive care?

Your DeltaCare USA program is designed to encourage regular visits to the dentist by having no copayments (fees you pay to the contract dentist) on most diagnostic and preventive benefits. See the enclosed "Description of Benefits and Copayments."

Does my DeltaCare USA program cover specialists' services?

Your contract dentist will coordinate your specialty care needs for oral surgery, endodontics, periodontics or pediatric dentistry with an approved contract specialist. If there is no contract specialist within your service area, there are no benefits for specialist services.

What if I have questions about my DeltaCare USA program?

Call Customer Service at (800) 422-4234. We have multilingual representatives available from 8 a.m. to 9 p.m. Eastern Time, Monday through Friday. Our Customer Service representatives have worked in dental facilities and can answer benefits questions, as well as arrange facility transfers and urgent care referrals.

"Our Customer Service representatives have worked in dental facilities and can answer benefits questions, as well as arrange facility transfers and urgent care referrals."

SCHEDULE A

Description of Benefits and Copayments

The benefits shown below are performed as deemed appropriate by the attending Contract Dentist subject to the limitations and exclusions of the program. Please refer to *Schedule B* for further clarification of benefits. **Enrollees should discuss all treatment options with their Contract Dentist prior to services being rendered.**

Text that appears in italics below is specifically intended to clarify the delivery of benefits under the DeltaCare USA program and is not to be interpreted as CDT-2005 procedure codes, descriptors or nomenclature that are under copyright by the American Dental Association. The American Dental Association may periodically change CDT codes or definitions. Such updated codes, descriptors and nomenclature may be used to describe these covered procedures in compliance with federal legislation.

<u>CODE</u>	<u>DESCRIPTION</u>	<u>ENROLLEE</u> <u>PAYS</u>
D0100-D0999	I. DIAGNOSTIC - <i>When referable services are provided by a Contract Specialist, the Enrollee pays 75 percent of that Dentist's "filed fees."</i> *	
D0120	Periodic oral evaluation	No Cost
D0140	Limited oral evaluation - problem focused.....	No Cost
D0150	Comprehensive oral evaluation - new or established patient.....	No Cost
D0160	Detailed and extensive oral evaluation - problem focused, by report.....	No Cost
D0170	Re-evaluation - limited, problem focused (established patient; not post-operative visit)	No Cost
D0180	Comprehensive periodontal evaluation - new or established patient.....	No Cost
D0210	Intraoral <i>radiographs</i> - complete series (including bitewings) - <i>limited to 1 series every 24 months</i>	No Cost
D0220	Intraoral - periapical first film.....	No Cost
D0230	Intraoral - periapical each additional film.....	No Cost
D0240	Intraoral - occlusal film.....	No Cost
D0250	Extraoral - first film	No Cost
D0260	Extraoral - each additional film	No Cost
D0270	Bitewing <i>radiograph</i> - single film	No Cost
D0272	Bitewings <i>radiographs</i> - two films.....	No Cost
D0274	Bitewings <i>radiographs</i> - four films - <i>limited to 1 series every 6 months</i>	No Cost
D0277	Vertical bitewings - 7 to 8 films	No Cost
D0330	Panoramic film.....	No Cost
D0415	Collection of microorganisms for culture and sensitivity.....	No Cost
D0425	Caries susceptibility tests.....	No Cost
D0460	Pulp vitality tests.....	No Cost
D0470	Diagnostic casts	No Cost
D0472	Accession of tissue, gross examination, preparation and transmission of written report.....	No Cost
D0473	Accession of tissue, gross and microscopic examination, preparation and transmission of written report.....	No Cost
D0474	Accession of tissue, gross and microscopic examination, including assessment of surgical margins for presence of disease, preparation and transmission of written report.....	No Cost
D0999	Unspecified diagnostic procedure, by report - <i>includes office visit, per visit (in addition to other services)</i>	\$5.00
D1000-D1999	II. PREVENTIVE - <i>When referable services are provided by a Contract Specialist, the Enrollee pays 75 percent of that Dentist's "filed fees."</i> *	
D1110	Prophylaxis <i>cleaning</i> - adult - <i>1 per 6 month period</i>	\$5.00
D1110	<i>Additional prophylaxis cleaning</i> - adult (<i>within the 6 month period</i>)	\$45.00
D1120	Prophylaxis <i>cleaning</i> - child - <i>1 per 6 month period</i>	\$5.00
D1120	<i>Additional prophylaxis cleaning</i> - child (<i>within the 6 month period</i>)	\$35.00
D1201	Topical application of fluoride (including prophylaxis) - child - <i>to age 19; 1 per 6 month period</i>	\$5.00
D1201	<i>Additional topical application of fluoride (including prophylaxis)</i> - child - <i>to age 19 (within the 6 month period)</i>	\$35.00
D1203	Topical application of fluoride (prophylaxis not included) - child - <i>to age 19; 1 per 6 month period</i>	No Cost
D1310	Nutritional counseling for control of dental disease	No Cost
D1330	Oral hygiene instructions	No Cost
D1351	Sealant - per tooth - <i>limited to permanent molars through age 15</i>	\$15.00
D1510	Space maintainer - fixed - unilateral.....	\$70.00
D1515	Space maintainer - fixed - bilateral.....	\$70.00

D1520	Space maintainer - removable - unilateral	\$80.00
D1525	Space maintainer - removable - bilateral	\$80.00
D1550	Re-cementation of space maintainer	\$15.00

D2000-D2999 III. RESTORATIVE - When referable services are provided by a Contract Specialist, the Enrollee pays 75 percent of that Dentist's "filed fees." *

Includes polishing, all adhesives and bonding agents, indirect pulp capping, bases, liners and acid etch procedures.

- When there are more than six crowns in the same treatment plan, an Enrollee may be charged an additional \$100.00 per crown, beyond the 6th unit.

- Replacement of crowns, inlays and onlays requires the existing restoration to be 5+ years old.

D2140	Amalgam - one surface, primary or permanent	\$8.00
D2150	Amalgam - two surfaces, primary or permanent	\$12.00
D2160	Amalgam - three surfaces, primary or permanent	\$18.00
D2161	Amalgam - four or more surfaces, primary or permanent	\$22.00
D2330	Resin-based composite - one surface, anterior	\$22.00
D2331	Resin-based composite - two surfaces, anterior	\$26.00
D2332	Resin-based composite - three surfaces, anterior	\$30.00
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior)	\$55.00
D2390	Resin-based composite crown, anterior	\$65.00
D2391	Resin-based composite - one surface, posterior	\$65.00
D2392	Resin-based composite - two surfaces, posterior	\$75.00
D2393	Resin-based composite - three surfaces, posterior	\$85.00
D2394	Resin-based composite - four or more surfaces, posterior	\$95.00
D2510	Inlay - metallic - one surface	\$185.00
D2520	Inlay - metallic - two surfaces	\$195.00
D2530	Inlay - metallic - three or more surfaces	\$205.00
D2542	Onlay - metallic - two surfaces	\$200.00
D2543	Onlay - metallic - three surfaces	\$210.00
D2544	Onlay - metallic - four or more surfaces	\$230.00
D2610	Inlay - porcelain/ceramic - one surface	\$310.00
D2620	Inlay - porcelain/ceramic - two surfaces	\$345.00
D2630	Inlay - porcelain/ceramic - three or more surfaces	\$365.00
D2642	Onlay - porcelain/ceramic - two surfaces	\$340.00
D2643	Onlay - porcelain/ceramic - three surfaces	\$375.00
D2644	Onlay - porcelain/ceramic - four or more surfaces	\$395.00
D2650	Inlay - resin-based composite - one surface	\$210.00
D2651	Inlay - resin-based composite - two surfaces	\$235.00
D2652	Inlay - resin-based composite - three or more surfaces	\$270.00
D2662	Onlay - resin-based composite - two surfaces	\$265.00
D2663	Onlay - resin-based composite - three surfaces	\$290.00
D2664	Onlay - resin-based composite - four or more surfaces	\$335.00
D2710	Crown - resin-based composite (indirect)	\$185.00
D2712	Crown - ¾ resin-based composite (indirect)	\$185.00
D2720	Crown - resin with high noble metal	\$335.00
D2721	Crown - resin with predominantly base metal	\$235.00
D2722	Crown - resin with noble metal	\$275.00
D2740	Crown - porcelain/ceramic substrate	\$395.00
D2750	Crown - porcelain fused to high noble metal	\$395.00
D2751	Crown - porcelain fused to predominantly base metal	\$295.00
D2752	Crown - porcelain fused to noble metal	\$335.00
D2780	Crown - ¾ cast high noble metal	\$395.00
D2781	Crown - ¾ cast predominantly base metal	\$295.00
D2782	Crown - ¾ cast noble metal	\$335.00
D2783	Crown - ¾ porcelain/ceramic	\$395.00
D2790	Crown - full cast high noble metal	\$395.00
D2791	Crown - full cast predominantly base metal	\$295.00
D2792	Crown - full cast noble metal	\$335.00
D2794	Crown - titanium	\$395.00
D2910	Recement inlay, onlay or partial coverage restoration	\$20.00
D2915	Recement cast or prefabricated post and core	\$20.00
D2920	Recement crown	\$20.00
D2930	Prefabricated stainless steel crown - primary tooth	\$75.00

D2931	Prefabricated stainless steel crown - permanent tooth.....	\$75.00
D2932	Prefabricated resin crown - <i>anterior primary tooth</i>	\$85.00
D2933	Prefabricated stainless steel crown with resin window - <i>anterior primary tooth</i>	\$75.00
D2940	Sedative filling.....	\$20.00
D2950	Core buildup, including any pins.....	\$80.00
D2951	Pin retention - per tooth, in addition to restoration.....	\$15.00
D2952	Cast post and core in addition to crown - <i>includes canal preparation</i>	\$110.00
D2953	Each additional cast post - same tooth - <i>includes canal preparation</i>	\$80.00
D2954	Prefabricated post and core in addition to crown - <i>base metal post; includes canal preparation</i>	\$95.00
D2957	Each additional prefabricated post - same tooth - <i>base metal post; includes canal preparation</i>	\$70.00
D2971	Additional procedures to construct new crown under existing partial denture framework.....	\$60.00
D2980	Crown repair, by report.....	\$30.00

D3000-D3999 IV. ENDODONTICS - When referable services are provided by a Contract Specialist, the Enrollee pays 75 percent of that Dentist's "filed fees." *

D3110	Pulp cap - direct (excluding final restoration)	\$5.00
D3120	Pulp cap - indirect (excluding final restoration)	\$5.00
D3220	Therapeutic pulpotomy (excluding final restoration) - removal of pulp coronal to the dentinocemental junction and application of medicament.....	\$45.00
D3221	Pulpal debridement, primary and permanent teeth.....	\$50.00
D3230	Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration).....	\$60.00
D3240	Pulpal therapy (resorbable filling) - posterior, primary tooth (excluding final restoration).....	\$60.00
D3310	<i>Root canal</i> - anterior (excluding final restoration).....	\$125.00
D3320	<i>Root canal</i> - bicuspid (excluding final restoration).....	\$215.00
D3330	<i>Root canal</i> - molar (excluding final restoration).....	\$365.00
D3331	Treatment of root canal obstruction; non-surgical access.....	\$80.00
D3332	Incomplete endodontic therapy; inoperable, unrestorable or fractured tooth.....	\$80.00
D3333	Internal root repair of perforation defects.....	\$80.00
D3346	Retreatment of previous root canal therapy - anterior.....	\$155.00
D3347	Retreatment of previous root canal therapy - bicuspid.....	\$245.00
D3348	Retreatment of previous root canal therapy - molar.....	\$395.00
D3351	Apexification/recalcification - initial visit (apical closure/calcific repair of perforations, root resorption, etc.).....	\$80.00
D3352	Apexification/recalcification - interim medication replacement (apical closure/calcific repair of perforations, root resorption, etc.).....	\$55.00
D3353	Apexification/recalcification - final visit (includes completed root canal therapy - apical closure/calcific repair of perforations, root resorption, etc.).....	\$55.00
D3410	Apicoectomy/periradicular surgery - anterior.....	\$155.00
D3421	Apicoectomy/periradicular surgery - bicuspid (first root).....	\$165.00
D3425	Apicoectomy/periradicular surgery - molar (first root).....	\$175.00
D3426	Apicoectomy/periradicular surgery (each additional root).....	\$100.00
D3430	Retrograde filling - per root.....	\$75.00
D3450	Root amputation, per root.....	\$85.00
D3920	Hemisection (including any root removal), not including root canal therapy.....	\$75.00

D4000-D4999 V. PERIODONTICS - When referable services are provided by a Contract Specialist, the Enrollee pays 75 percent of that Dentist's "filed fees." *

Includes preoperative and postoperative evaluations and treatment under a local anesthetic.

D4210	Gingivectomy or gingivoplasty - four or more contiguous teeth or bounded teeth spaces per quadrant.....	\$160.00
D4211	Gingivectomy or gingivoplasty - one to three contiguous teeth or bounded teeth spaces per quadrant.....	\$95.00
D4240	Gingival flap procedure, including root planing - four or more contiguous teeth or bounded teeth spaces per quadrant.....	\$160.00
D4241	Gingival flap procedure, including root planing - one to three contiguous teeth or bounded teeth spaces per quadrant.....	\$95.00
D4245	Apically positioned flap.....	\$175.00
D4249	Clinical crown lengthening - hard tissue.....	\$150.00
D4260	Osseous surgery (including flap entry and closure) - four or more contiguous teeth or bounded teeth spaces per quadrant.....	\$385.00
D4261	Osseous surgery (including flap entry and closure) - one to three contiguous teeth or bounded teeth spaces per quadrant.....	\$308.00
D4263	Bone replacement graft - first site in quadrant.....	\$235.00
D4264	Bone replacement graft - each additional site in quadrant.....	\$85.00
D4270	Pedicle soft tissue graft procedure.....	\$235.00

D4271	Free soft tissue graft procedure (including donor site surgery)	\$235.00
D4274	Distal or proximal wedge procedure (when not performed in conjunction with surgical procedures in the same anatomical area)	\$90.00
D4341	Periodontal scaling and root planing - four or more teeth per quadrant - <i>limited to 4 quadrants during any 12 consecutive months</i>	\$60.00
D4342	Periodontal scaling and root planing - one to three teeth per quadrant - <i>limited to 4 quadrants during any 12 consecutive months</i>	\$50.00
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis - <i>limited to 1 treatment in any 12 consecutive months</i>	\$60.00
D4910	Periodontal maintenance - <i>limited to 1 treatment each 6 month period</i>	\$45.00
D4910	<i>Additional periodontal maintenance (within the 6 month period)</i>	\$55.00

D5000-D5899 VI. PROSTHODONTICS (removable)

- For all listed dentures and partial dentures, Copayment includes after delivery adjustments and tissue conditioning, if needed, for the first six months after placement. The Enrollee must continue to be eligible, and the service must be provided at the Contract Dentist's facility where the denture was originally delivered.

- Rebases, relines and tissue conditioning are limited to 1 per denture during any 12 consecutive months.

- Replacement of a denture or a partial denture requires the existing denture to be 5+ years old.

D5110	Complete denture - maxillary	\$365.00
D5120	Complete denture - mandibular	\$365.00
D5130	Immediate denture - maxillary	\$385.00
D5140	Immediate denture - mandibular	\$385.00
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth)	\$325.00
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth)	\$325.00
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	\$395.00
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth)	\$395.00
D5225	Maxillary partial denture - flexible base (including any clasps, rests and teeth)	\$445.00
D5226	Mandibular partial denture - flexible base (including any clasps, rests and teeth)	\$445.00
D5410	Adjust complete denture - maxillary	\$18.00
D5411	Adjust complete denture - mandibular	\$18.00
D5421	Adjust partial denture - maxillary	\$18.00
D5422	Adjust partial denture - mandibular	\$18.00
D5510	Repair broken complete denture base	\$55.00
D5520	Replace missing or broken teeth - complete denture (each tooth)	\$35.00
D5610	Repair resin denture base	\$55.00
D5620	Repair cast framework	\$55.00
D5630	Repair or replace broken clasp	\$55.00
D5640	Replace broken teeth - per tooth	\$45.00
D5650	Add tooth to existing partial denture	\$45.00
D5660	Add clasp to existing partial denture	\$55.00
D5670	Replace all teeth and acrylic on cast metal framework (maxillary)	\$180.00
D5671	Replace all teeth and acrylic on cast metal framework (mandibular)	\$180.00
D5710	Rebase complete maxillary denture	\$105.00
D5711	Rebase complete mandibular denture	\$105.00
D5720	Rebase maxillary partial denture	\$105.00
D5721	Rebase mandibular partial denture	\$105.00
D5730	Reline complete maxillary denture (chairside)	\$60.00
D5731	Reline complete mandibular denture (chairside)	\$60.00
D5740	Reline maxillary partial denture (chairside)	\$60.00
D5741	Reline mandibular partial denture (chairside)	\$60.00
D5750	Reline complete maxillary denture (laboratory)	\$95.00
D5751	Reline complete mandibular denture (laboratory)	\$95.00
D5760	Reline maxillary partial denture (laboratory)	\$95.00
D5761	Reline mandibular partial denture (laboratory)	\$95.00
D5820	Interim partial denture (maxillary) - <i>limited to 1 in any 12 consecutive months</i>	\$125.00
D5821	Interim partial denture (mandibular) - <i>limited to 1 in any 12 consecutive months</i>	\$125.00
D5850	Tissue conditioning, maxillary	\$30.00
D5851	Tissue conditioning, mandibular	\$30.00

D5900-D5999 VII. MAXILLOFACIAL PROSTHETICS - Not Covered**D6000-D6199 VIII. IMPLANT SERVICES - Not Covered****D6200-D6999 IX. PROSTHODONTICS, fixed (each retainer and each pontic constitutes a unit in a fixed partial denture [bridge])**

- When a crown and/or pontic exceeds six units in the same treatment plan, an Enrollee may be charged an additional \$100.00 per unit, beyond the 6th unit.

- Replacement of a crown, pontic, inlay, onlay or stress breaker requires the existing bridge to be 5+ years old.

D6210	Pontic - cast high noble metal	\$395.00
D6211	Pontic - cast predominantly base metal	\$295.00
D6212	Pontic - cast noble metal	\$335.00
D6240	Pontic - porcelain fused to high noble metal	\$395.00
D6241	Pontic - porcelain fused to predominantly base metal	\$295.00
D6242	Pontic - porcelain fused to noble metal	\$335.00
D6245	Pontic - porcelain/ceramic	\$395.00
D6250	Pontic - resin with high noble metal	\$335.00
D6251	Pontic - resin with predominantly base metal	\$235.00
D6252	Pontic - resin with noble metal	\$275.00
D6600	Inlay - porcelain/ceramic, two surfaces	\$345.00
D6601	Inlay - porcelain/ceramic, three or more surfaces	\$365.00
D6602	Inlay - cast high noble metal, two surfaces	\$295.00
D6603	Inlay - cast high noble metal, three or more surfaces	\$305.00
D6604	Inlay - cast predominantly base metal, two surfaces	\$195.00
D6605	Inlay - cast predominantly base metal, three or more surfaces	\$205.00
D6606	Inlay - cast noble metal, two surfaces	\$225.00
D6607	Inlay - cast noble metal, three or more surfaces	\$235.00
D6608	Onlay - porcelain/ceramic, two surfaces	\$340.00
D6609	Onlay - porcelain/ceramic, three or more surfaces	\$375.00
D6610	Onlay - cast high noble metal, two surfaces	\$300.00
D6611	Onlay - cast high noble metal, three or more surfaces	\$310.00
D6612	Onlay - cast predominantly base metal, two surfaces	\$200.00
D6613	Onlay - cast predominantly base metal, three or more surfaces	\$210.00
D6614	Onlay - cast noble metal, two surfaces	\$220.00
D6615	Onlay - cast noble metal, three or more surfaces	\$240.00
D6720	Crown - resin with high noble metal	\$335.00
D6721	Crown - resin with predominantly base metal	\$235.00
D6722	Crown - resin with noble metal	\$275.00
D6740	Crown - porcelain/ceramic	\$395.00
D6750	Crown - porcelain fused to high noble metal	\$395.00
D6751	Crown - porcelain fused to predominantly base metal	\$295.00
D6752	Crown - porcelain fused to noble metal	\$335.00
D6780	Crown - $\frac{3}{4}$ cast high noble metal	\$395.00
D6781	Crown - $\frac{3}{4}$ cast predominantly base metal	\$295.00
D6782	Crown - $\frac{3}{4}$ cast noble metal	\$335.00
D6783	Crown - $\frac{3}{4}$ porcelain/ceramic	\$395.00
D6790	Crown - full cast high noble metal	\$395.00
D6791	Crown - full cast predominantly base metal	\$295.00
D6792	Crown - full cast noble metal	\$335.00
D6930	Recement fixed partial denture	\$25.00
D6940	Stress breaker	\$50.00
D6970	Cast post and core in addition to fixed partial denture retainer - <i>includes canal preparation</i>	\$110.00
D6971	Cast post as part of fixed partial denture retainer - <i>includes canal preparation</i>	\$110.00
D6972	Prefabricated post and core in addition to fixed partial denture retainer - <i>base metal post; includes canal preparation</i>	\$95.00
D6973	Core buildup for retainer, including any pins	\$80.00
D6976	Each additional cast post - same tooth - <i>includes canal preparation</i>	\$80.00
D6977	Each additional prefabricated post - same tooth - <i>base metal post; includes canal preparation</i>	\$70.00
D6980	Fixed partial denture repair, by report	\$70.00

D7000-D7999 X. ORAL AND MAXILLOFACIAL SURGERY - When referable services are provided by a Contract Specialist, the Enrollee pays 75 percent of that Dentist's "filed fees." *

Includes preoperative and postoperative evaluations and treatment under a local anesthetic.

D7111	Extraction, coronal remnants - deciduous tooth	\$10.00
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	\$14.00
D7210	Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth	\$55.00
D7220	Removal of impacted tooth - soft tissue	\$70.00
D7230	Removal of impacted tooth - partially bony	\$95.00
D7240	Removal of impacted tooth - completely bony.....	\$120.00
D7241	Removal of impacted tooth - completely bony, with unusual surgical complications	\$140.00
D7250	Surgical removal of residual tooth roots (cutting procedure)	\$45.00
D7270	Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth	\$130.00
D7280	Surgical access of an unerupted tooth.....	\$120.00
D7282	Mobilization of erupted or malpositioned tooth to aid eruption	\$120.00
D7283	Placement of device to facilitate eruption of impacted tooth	No Cost
D7286	Biopsy of oral tissue - soft - <i>does not include pathology laboratory procedures</i>	\$40.00
D7310	Alveoloplasty in conjunction with extractions - per quadrant.....	\$100.00
D7311	Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	\$100.00
D7320	Alveoloplasty not in conjunction with extractions - per quadrant.....	\$120.00
D7321	Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant	\$120.00
D7450	Removal of benign odontogenic cyst or tumor - lesion diameter up to 1.25 cm.....	No Cost
D7451	Removal of benign odontogenic cyst or tumor - lesion diameter greater than 1.25 cm.....	No Cost
D7471	Removal of lateral exostosis (maxilla or mandible)	\$100.00
D7472	Removal of torus palatinus	\$100.00
D7473	Removal of torus mandibularis.....	\$100.00
D7510	Incision and drainage of abscess - intraoral soft tissue.....	\$25.00
D7960	Frenulectomy (frenectomy or frenotomy) - separate procedure	\$20.00
D7970	Excision of hyperplastic tissue - per arch	\$80.00
D7971	Excision of pericoronal gingiva.....	\$80.00

D8000-D8999 XI. ORTHODONTICS

*** If a Copayment dollar amount is not listed, Enrollee pays 75 percent of the Contract Orthodontist's "filed fees."*

- The listed Copayment for each phase of orthodontic treatment (limited, interceptive or comprehensive) covers up to 24 months of active treatment. Beyond 24 months, an additional monthly fee, not to exceed \$125.00, may apply.

- The Retention Copayment includes adjustments and/or office visits up to 24 months.

Pre and post orthodontic records include:

	<i>The benefit for pre-treatment records and diagnostic services includes:</i>	\$200.00
D0210	Intraoral - complete series (including bitewings)	
D0322	Tomographic survey	
D0330	Panoramic film	
D0340	Cephalometric film	
D0350	Oral/facial photographic images	
D0470	Diagnostic casts	
	<i>The benefit for post-treatment records includes:</i>	\$70.00
D0210	Intraoral - complete series (including bitewings)	
D0470	Diagnostic casts	
D8010	Limited orthodontic treatment of the primary dentition	**
D8020	Limited orthodontic treatment of the transitional dentition - <i>child or adolescent to age 19</i>	**
D8030	Limited orthodontic treatment of the adolescent dentition - <i>adolescent to age 19</i>	**
D8040	Limited orthodontic treatment of the adult dentition - <i>adults, including dependent adult children covered from age 19 to 25</i>	**
D8050	Interceptive orthodontic treatment of the primary dentition.....	**
D8060	Interceptive orthodontic treatment of the transitional dentition	**
D8070	Comprehensive orthodontic treatment of the transitional dentition - <i>child or adolescent to age 19</i>	**
D8080	Comprehensive orthodontic treatment of the adolescent dentition - <i>adolescent to age 19</i>	**

D8090	Comprehensive orthodontic treatment of the adult dentition - <i>adults, including dependent adult children covered from age 19 to 25</i>	**
D8660	Pre-orthodontic treatment visit	\$25.00
D8680	Orthodontic retention (removal of appliances, construction and placement of <i>removable</i> retainers)	**
D8999	Unspecified orthodontic procedure, by report - <i>includes treatment planning session</i>	\$100.00

D9000-D9999 XII. ADJUNCTIVE GENERAL SERVICES - When referable services are provided by a Contract Specialist, the Enrollee pays 75 percent of that Dentist's "filed fees." *

D9110	Palliative (emergency) treatment of dental pain - minor procedure	\$20.00
D9211	Regional block anesthesia.....	No Cost
D9212	Trigeminal division block anesthesia.....	No Cost
D9215	Local anesthesia.....	No Cost
D9220	Deep sedation/general anesthesia - first 30 minutes	\$165.00
D9221	Deep sedation/general anesthesia - each additional 15 minutes	\$80.00
D9241	Intravenous conscious sedation/analgesia - first 30 minutes	\$165.00
D9242	Intravenous conscious sedation/analgesia - each additional 15 minutes	\$80.00
D9310	Consultation (diagnostic service provided by a dentist or physician other than practitioner providing treatment)	\$25.00
D9430	Office visit for observation (during regularly scheduled hours) - no other services performed.....	\$5.00
D9440	Office visit - after regularly scheduled hours	\$35.00
D9450	Case presentation, detailed and extensive treatment planning.....	No Cost
D9940	Occlusal guard, by report - <i>limited to 1 in 3 years</i>	\$105.00
D9951	Occlusal adjustment, limited.....	\$55.00
D9952	Occlusal adjustment, complete	\$105.00
D9972	External bleaching - per arch - <i>limited to one bleaching tray and gel for two weeks of self treatment</i>	\$125.00
D9999	Unspecified adjunctive procedure, by report - <i>includes failed appointment without 24 hour notice - per 15 minutes of appointment time</i>	\$10.00

* If services for a listed procedure are performed by the assigned Contract Dentist, the Enrollee pays the specified Copayment. Listed, referable procedures that are not available in the contract facility or that require a Dentist to provide specialized services may be provided by a contracted oral surgeon, endodontist, periodontist or pediatric dentist at 75 percent of the Contract Specialist's "filed fees." Specialist services are only available in areas where there is a DeltaCare USA Contract Specialist, and upon referral by the assigned Contract Dentist.

Procedures not listed above are not covered, however, may be available at the Contract Dentist's "filed fees." "Filed fees" means the Contract Dentist's fees on file with Delta. Questions regarding these fees should be directed to the Customer Service department at (800) 422-4234.

SCHEDULE B

Limitations of Benefits

Limitations

1. The frequency of certain Benefits is limited. All frequency limitations are listed in *Schedule A, Description of Benefits and Copayments*.
2. If the Enrollee accepts a treatment plan from the general Dentist that includes any combination of more than six crowns, bridge pontics and/or bridge retainers, the Enrollee may be charged an additional \$100.00 above the listed Copayment for each of these services after the sixth unit has been provided.
3. General anesthesia and/or intravenous sedation/analgesia is limited to treatment by a contracted oral surgeon and in conjunction with an approved referral for the removal of one or more partial or full bony impactions, (Procedures D7230, D7240, and D7241).
4. Benefits provided by a contract pediatric Dentist are available at 75 percent of the Contract Specialist's "filed fees." Referral by the assigned Contract Dentist is required before services are rendered.
5. The cost to an Enrollee receiving orthodontic treatment whose coverage is cancelled or terminated for any reason will be based on the Contract Orthodontist's usual fee for the treatment plan. The Contract Orthodontist will prorate the amount for the number of months remaining to complete treatment. The Enrollee makes payment directly to the Contract Orthodontist as arranged.
6. Orthodontic treatment in progress is limited to new DeltaCare USA Enrollees who, at the time of their original effective date, are in active treatment started under their previous employer sponsored dental plan, as long as they continue to be eligible under the DeltaCare USA program. Active treatment means tooth movement has begun. Enrollees are responsible for all Copayments and fees subject to the provisions of their prior dental plan. Delta is financially responsible only for amounts unpaid by the prior dental plan for qualifying orthodontic cases.
3. Services solely for cosmetic purposes, with the exception of procedure D9972, External bleaching, per arch, or for conditions that are a result of hereditary or developmental defects, such as cleft palate, upper and lower jaw malformations, congenitally missing teeth and teeth that are discolored or lacking enamel, except for the treatment of newborn children with congenital defects or birth abnormalities.
4. Porcelain crowns, porcelain fused to metal, cast metal or resin with metal type crowns and fixed partial dentures (bridges) for children under 16 years of age.
5. Lost or stolen appliances including, but not limited to, full or partial dentures, space maintainers and crowns and fixed partial dentures (bridges).
6. Procedures, appliances or restoration if the purpose is to change vertical dimension, or to diagnose or treat abnormal conditions of the temporomandibular joint (TMJ).
7. Precious metal for removable appliances, metallic or permanent soft bases for complete dentures, porcelain denture teeth, precision abutments for removable partials or fixed partial dentures (overlays, implants, and appliances associated therewith) and personalization and characterization of complete and partial dentures.
8. Implant-supported dental appliances and attachments, implant placement, maintenance, removal and all other services associated with a dental implant.
9. Consultations for non-covered benefits.
10. Dental services received from any dental facility other than the assigned Contract Dentist, including the services of an out-of-network dental specialist, unless expressly authorized by Delta except for *Emergency Services* as described in the Contract and/or Evidence of Coverage.
11. All related fees for admission, use, or stays in a hospital, out-patient surgery center, extended care facility, or other similar care facility.
12. Prescription drugs.
13. Dental expenses incurred in connection with any dental or orthodontic procedure started before the Enrollee's eligibility with the DeltaCare USA program. Examples include: teeth prepared for crowns, root canals in progress, full or partial dentures for which an impression has been taken and orthodontics unless qualified for the orthodontic treatment in progress provision.
14. Lost, stolen or broken orthodontic appliances.
15. Changes in orthodontic treatment necessitated by accident of any kind.
16. Myofunctional and parafunctional appliances and/or therapies.
17. Composite or ceramic brackets, lingual adaptation of orthodontic bands and other specialized or cosmetic alternatives to standard fixed and removable orthodontic appliances.
18. Treatment or appliances that are provided by a Dentist whose practice specializes in prosthodontic services.

Exclusions of Benefits

Exclusions

1. Any procedure that is not specifically listed under *Schedule A, Description of Benefits and Copayments*.
2. Any procedure that in the professional opinion of the Contract Dentist:
 - a. has poor prognosis for a successful result and reasonable longevity based on the condition of the tooth or teeth and/or surrounding structures, **or**
 - b. is inconsistent with generally accepted standards for dentistry.

Provided by:

Delta Dental Insurance Company

1000 Mansell Exchange West, Building 100, Suite 100
Alpharetta, GA 30022

Administered by:

PMI Dental Health Plan

12898 Towne Center Drive
Cerritos, CA 90703-8579

Customer Service

(800) 422-4234

Monday through Friday

8 a.m. to 9 p.m., Eastern Time

www.deltadentalins.com/deltacareusa

NOTE: THIS IS ONLY A BRIEF SUMMARY OF THE PLAN.

The Group Dental Service Contract must be consulted to determine the exact terms and conditions of coverage. A Certificate of Coverage will be sent to you upon enrollment. **If you wish to review a Certificate of Coverage prior to enrollment, you may request a copy by calling the Customer Service department at (800) 422-4234.**

In Florida, DeltaCare USA is underwritten by Delta Dental Insurance Company and administered by PMI Dental Health Plan. These companies are financially responsible for their own products.