



**LANS**  
**Employees, Retirees, and their Dependents**

**EVIDENCE OF COVERAGE AND**  
**BENEFIT PROGRAM SUMMARY**  
**January 1, 2015**

**Group Number: 04000**

Provided by:

Delta Dental of California  
100 First Street  
San Francisco, CA 94105  
1-800-777-5854

**IMPORTANT**

This is a summary of highlights of the above-named Benefit Program, a component of the LANS Welfare Benefit Plan for Employees, ERISA Plan 501 and the LANS Welfare Benefit Plan for Retirees, ERISA Plan 502 (each a "Plan"). Receipt of this document and/or your participation in a Plan and any benefit programs under a Plan do not guarantee your employment or any rights or benefits under a Plan. LANS reserves the right to amend or terminate each Plan or any benefit program(s) under a Plan at any time. Each Plan and the benefit programs referred to in this summary are governed by a Federal law (known as ERISA), which provides rights and protections to Plan participants and beneficiaries.

For more information on LANS benefit programs, see the LANS Welfare Benefit Plan for Employees Summary Plan Description or the LANS Welfare Benefit Plan for Retirees Summary Plan Description, as applicable, available from the Los Alamos National Laboratory (LANL) Benefits Office at (877) 667-1806 or (505) 667-1806.

AN EVIDENCE OF COVERAGE OF THE DENTAL BENEFIT PROGRAM FOR ELIGIBLE  
EMPLOYEES AND RETIREES OF LANS

This Benefit Program Summary is a Summary of the Dental Program (“Benefit Program”) and has been prepared for participants who are employees of and retirees of LANS.

This Benefit Program has been established and is maintained and administered in accordance with the provisions of group Dental **Contract No. 04000** issued by Delta Dental of California (“Delta Dental”) and LANS Welfare Benefit Plan for Employees and the LANS Welfare Benefit Plan for Retirees, collectively LANS Plan.

DELTA DENTAL OF CALIFORNIA  
P.O. Box 997330  
Sacramento, California 95899-7330  
1 (800) 777-5854

Or contact us on the Internet at:

e-mail: [cms@delta.org](mailto:cms@delta.org)  
website: [deltadentalins.com/lans](http://deltadentalins.com/lans)

THE EOC CONSTITUTES ONLY A SUMMARY OF THE BENEFIT PROGRAM, AS REQUIRED BY THE CALIFORNIA HEALTH & SAFETY CODE, THIS IS TO ADVISE YOU THAT THE CONTRACT AND LANS WELFARE BENEFIT PLAN FOR EMPLOYEES AND THE LANS WELFARE PLAN FOR RETIREES, COLLECTIVELY LANS PLAN MUST BE CONSULTED TO DETERMINE THE EXACT TERMS AND CONDITIONS OF THE COVERAGE PROVIDED UNDER IT. A COPY OF THE CONTRACT WILL BE FURNISHED UPON REQUEST. ANY DIRECT CONFLICT BETWEEN THE CONTRACT AND THE EOC WILL BE RESOLVED ACCORDING TO THE TERMS WHICH ARE MOST FAVORABLE TO YOU. PLEASE READ THIS EOC CAREFULLY AND COMPLETELY. PERSONS WITH SPECIAL HEALTHCARE NEEDS SHOULD READ THE SECTION ENTITLED "HOW TO USE YOUR BENEFIT PROGRAM".

A STATEMENT DESCRIBING DELTA DENTAL'S POLICIES AND PROCEDURES FOR PRESERVING THE CONFIDENTIALITY OF MEDICAL RECORDS IS AVAILABLE AND WILL BE FURNISHED TO YOU UPON REQUEST.

PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS DENTAL CARE MAY BE OBTAINED.

The telephone number at which you may obtain information about benefits is 1-800-777-5854.

In addition to the information contained in this Benefit Program Summary, the LANS Welfare Benefit Plan for Employees Summary Plan Description and the LANS Welfare Benefit Plan for Retirees Summary Plan Description contain important information about your LANS welfare benefits. The Summary Plan Description ("SPD") applicable to you depends on whether you are an employee or a retiree. The SPD applicable to you is referred to in this Benefit Program Summary as "your LANS SPD."

For additional information:

For Employees:

Los Alamos National Laboratory (LANL)  
LANL Benefits Office  
P.O. Box 1663, Mail Stop P280  
Los Alamos, NM 87544  
(877) 667-1806 or (505) 667-1806  
e-mail: [benefits@lanl.gov](mailto:benefits@lanl.gov)  
LANL Benefits Website for Employees: <http://int.lanl.gov/worklife/benefits/>

For Retirees:

Aon Hewitt's Customer Care Center  
(866) 934-1200  
[www.ybr.com/benefits/lanl](http://www.ybr.com/benefits/lanl)  
LANL Benefits Website for Retirees: [www.lanl.gov](http://www.lanl.gov)

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## LANS Eligibility and Enrollment Provisions

January 1, 2015

The information in this section applies to the Benefit Program and supersedes any corresponding information that may be contained elsewhere in the document. Please refer to your LANS SPD for additional information.

### ELIGIBILITY

The following individuals are eligible to enroll in this Plan.

#### Subscriber

**Employee:** You are eligible for participation if you meet the eligibility criteria as described in your LANS SPD.

#### **Continuing Requirements**

See your LANS SPD for more information

**Retiree** – See your LANS SPD for eligibility information.

**Survivor** – See your LANS SPD for eligibility information.

For more information about continuing dental plan coverage into retirement, including service credit and graduated eligibility requirements, contact:

Aon Hewitt's Customer Care Center  
(866) 934-1200

[www.ybr.com/benefits/lanl](http://www.ybr.com/benefits/lanl)

LANL Benefits Website for Retirees: [www.lanl.gov](http://www.lanl.gov)

**Eligible Dependents (Family Members)**

When you enroll any Family Member, your signature on the enrollment form or the confirmation number on your electronic enrollment attests that your Family Member meets the specific Participation Terms and Conditions outlined on the form and the eligibility requirements outlined in the LANS SPDs. The Plan reserves the right to periodically request documentation to verify eligibility of Family Members including any who are required to be your tax dependent(s). See your LANS SPD for more clarification.

**Other Eligible Dependents**

**(Family Members):** You may enroll a domestic partner (and the domestic partner's children/grandchildren) as set forth in the LANS SPD.

**No Dual Coverage**

Plan rules do not allow duplicate coverage. See your LANS SPD for more information.

**More Information**

Additional information about eligibility and enrollment is available from the LANL Benefits Office or the Aon Hewitt's Customer Care Center.

**ENROLLMENT**

Information can be found in your LANS SPD.

**During a Period of Initial Eligibility (PIE)**

Information can be found in your LANS SPD.

**At Other Times**

Information about other opportunities to enroll can be found in your LANS SPD.

**Change in Coverage**

Information can be found in your LANS SPD.

**TERMINATION OF COVERAGE**

The termination of coverage provisions that are established by LANS are described in the LANS SPD.

**Deenrollment Due to Loss of Eligible Status**

Information can be found in your LANS SPD.

### **Deenrollment Due to Misuse**

Coverage for you and your Family Members may be terminated for misuse of the Plan, including but not limited to such actions as fraud or deception in the use of the services of the Plan, knowingly permitting such fraud or deception by another, or threats or abusive behavior towards Plan providers or representatives. Such termination shall be effective upon the mailing of written notice to the Subscriber (and to the LANS if notice is given by the Benefit Program). A Family Member who misuses the Benefit Program will be permanently deenrolled while any other Family Member and the Subscriber will be deenrolled for 12 months. If a Subscriber misuses the Benefit Program, the Subscriber and any Family Members will be deenrolled for 12 months.

### **Leave of Absence, Layoff or Retirement**

Information can be found in your LANS SPD.

### **Optional Continuation of Coverage**

If your coverage or that of a Family Member ends, you and/or your Family Member may be entitled to elect continued coverage under the terms of the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended and if that continued coverage ends, specified individuals may be eligible for further continuation under California law. The terms of these continuation provisions are contained in your LANS SPD, available from the LANS Benefits Office or the Aon Hewitt's Customer Care Center.

Please refer to your LANS SPD for more information.

### **Administration of the Plan**

The Benefits and Investment Committee is the Plan Administrator for the Plan described in this Benefit Program Summary.

Benefits and Investment Committee  
TA-3 Building 261  
2nd Floor  
Los Alamos, NM 87545

Mailing Address:

Benefits and Investment Committee  
P.O. 1663, Mail Stop P280  
Los Alamos, NM 87544

Claims under the Plan are processed by Delta Dental of California at the following address and phone number:

Delta Dental of California  
P.O. Box 997330  
Sacramento, CA 95899-7330  
(800) 777-5854

**Group Contract Number**

The Group Contract Number for this Plan is: 04000

**Claims under the Plan**

To file a claim or to appeal a denied claim, refer to page 13 of this document.

## DEFINITIONS

Certain words that you will see in this Benefit Program Summary have specific meanings. These definitions should make your dental Benefit Program easier to understand.

**Benefits** - those dental services available under the Contract and which are described in this Benefit Program Summary.

**Benefit Program** – Dental Program.

**By Report** - documentation submitted to Delta Dental by the Dentist demonstrating the clinical need for the procedure.

**Contract or Group Dental Contract** - the written agreement between Delta Dental and the Employer to provide dental Benefits. The Contract, together with this Benefit Program Summary, forms the terms and conditions of the Benefits you are provided.

**Covered Services** - those dental services to which Delta Dental will apply Benefit payments, according to the Contract.

**Deductible** - the amount you must pay for dental care each year before Delta Dental's Benefits begin.

**Delta Dental PPO<sup>SM</sup> Dentist** - a Dentist with whom Delta Dental has a written agreement to provide services at the in-network level for Enrollees in this Delta Dental PPO Plan.

**Delta Dental Dentist** - a Dentist who has signed an agreement with Delta Dental or a Participating Plan, agreeing to provide services under the terms and conditions established by Delta Dental or the Participating Plan.

**Dentist** – a duly licensed Dentist legally entitled to practice dentistry when and where services are provided.

**Dental Accident** – an external blow or other trauma (fall, fist, car accident, gunshot wound, etc.) that would cause severe damage to the dentition, or an internal accident such as biting into glass or a stone that causes severe tooth damage.

**Dependent** - a Primary Enrollee's Dependent or an Eligible Retiree's Dependent who is eligible to be enrolled for Benefits in accordance with the conditions of eligibility outlined in this Benefit Program Summary.

**Effective Date** - the date this Benefit Program starts.

**Eligible Retiree** - any Retiree who is eligible to enroll for Benefits in accordance with the conditions of eligibility outlined in the LANS SPD.

**Employer** - LANS for whose Employees and Retirees dental Benefits are provided.

**Enrollee** - a Primary Enrollee, Eligible Retiree or Dependent enrolled to receive Benefits or a person who chooses to pay for OPTIONAL CONTINUATION OF COVERAGE.

**Fee Actually Charged** - the fee for a particular dental procedure submitted on a claim form, less any part of that fee which is discounted, waived, or rebated, or which the Dentist does not use good faith efforts to collect.

**LANS** – Los Alamos National Security, LLC.

**LANS SPD** – LANS Welfare Benefit Plan for Employees Summary Plan Description or the LANS Welfare Benefit Plan for Retirees Summary Plan Description, as applicable.

**Maximum** - the greatest dollar amount Delta Dental will pay for covered procedures in any calendar year (and during the Enrollees lifetime for Orthodontic Benefits and TMJ Benefits.)

**Non-routine exam** - an examination for an emergency (for example, an injury or infection) or an examination for a specific dental problem (for example, a toothache or an exam to evaluate the need for oral surgery).

**Participating Plan** – Delta Dental and any other member of the Delta Dental Plans Association with whom Delta Dental contracts for assistance in administering your Benefits.

**Patient Copayment** – the portion of the Dentist’s fee or allowances which is the Enrollee’s responsibility.

**Plan** – LANS Welfare Benefit Plan for Employees or the LANS Welfare Benefit Plan for Retirees, as applicable.

**Premiums** – the amounts payable to Delta Dental used to provide coverage to you and your dependents.

**PPO** – a preferred provider organization dental product that allows enrollees to choose any dentist, but offers less out of pocket expenses when enrollees visit a contracted Delta Dental PPO dentist. See the definition above for Delta Dental PPO Dentists who participate in this Benefit Program.

**Prevailing Fee**– an allowance determined by Delta Dental and/or a Participating Plan for services provided by a dentist who is not a Delta Dental Dentist.

**Primary Enrollee** - any employee who is eligible to enroll for Benefits in accordance with the conditions of eligibility outlined in the LANS SPD.

**Routine exam** - an initial exam with a new dentist or a periodic exam with your current dentist to generally assess your dental health.

**Single Procedure** – a dental procedure to which a separate Procedure Number has been assigned by the American Dental Association in the current version of Common Dental Terminology (CDT).

## HOW TO USE YOUR BENEFIT PROGRAM

### PLEASE READ THE FOLLOWING INFORMATION SO YOU WILL KNOW FROM WHOM OR WHAT GROUP OF PROVIDERS HEALTH CARE MAY BE OBTAINED.

Delta Dental does not guarantee the availability of any particular dentist.

You are free to choose any dentist for treatment, but it is to your advantage to choose a Delta Dental Dentist. This is because his or her fees are approved in advance by Delta Dental. Delta Dental Dentists have treatment forms on hand and will complete and submit the forms to Delta Dental free of charge.

If you choose a Delta Dental PPO Dentist, you will receive all of the advantages of going to a Delta Dental Dentist, and you may have less out-of-pocket expenses for certain services.

Services may be obtained from any licensed dentist during normal office hours. Emergency services are available in most cases through an emergency telephone exchange maintained by the local dental society which is listed in the local telephone directory.

If you go to a non-Delta Dental Dentist, Delta Dental cannot assure you what percentage of the charged fee may be covered. Claims for services from non-Delta Dental Dentists should be submitted to Delta Dental at the address listed in this brochure within six months. It is your responsibility to give Delta Dental the required information necessary to evaluate your claim for dental benefits.

A list of Delta Dental PPO Dentists and Delta Dental Dentists can be obtained by calling 1-800-427-3237 or visit our website, [deltadentalins.com/lans](http://deltadentalins.com/lans). This list will identify those dentists who can provide care for individuals who have mobility impairments or have special health care needs. You can obtain specific information about Delta Dental PPO Dentists and Delta Dental Dentists by using our website – [deltadentalins.com/lans](http://deltadentalins.com/lans) or by calling the Delta Dental Customer Service department.

Dentists located outside the United States are not Delta Dental Dentists. Claims submitted by out-of-country dentists are translated by Delta Dental staff and the currency is converted to U.S. dollars. Claims submitted by out-of-country dentists for patients residing in the USA are referred to Delta Dental's Quality Assessment department for processing. Delta Dental may require a clinical examination to determine the quality of the services provided, and Delta Dental may decline to reimburse you for Benefits if the services are found to be unsatisfactory.

You should receive timely notification from Delta Dental about whether Benefits will be received under the plan. If Delta Dental needs more time to make a determination, you will be notified within 90 days and told why, **once you have provided all required information**. No more than an additional 90 days will be required to process the claim.

Many dentists are familiar with Delta Dental Care Programs and have Delta Dental claim forms. If not, the Dentist may contact:

**DELTA DENTAL OF CALIFORNIA**

P.O. Box 997330  
Sacramento, CA 95899-7330  
Tel. No. (415) 972-8300

To obtain Benefits, your Dentist should submit a claim form to the Delta Dental San Francisco office:

**DELTA DENTAL OF CALIFORNIA**

100 First Street  
San Francisco, CA 94105

Delta Dental shares the public and professional concern about the possible spread of HIV and other infectious diseases in the dental office. However, Delta Dental cannot ensure your dentist's use of precautions against the spread of such diseases, or compel your dentist to be tested for HIV or to disclose test results to Delta Dental, or to you. Delta Dental informs its panel dentists about the need for clinical precautions as recommended by recognized health authorities on this issue. If you should have questions about your dentist's health status or use of recommended clinical precautions, you should discuss them with your dentist.

**SECOND OPINIONS**

Delta Dental obtains second opinions through Regional Consultant members of its Quality Review Committee who conduct clinical examinations, prepare objective reports of dental conditions, and evaluate treatment that is proposed or has been provided.

Delta Dental will authorize such an examination prior to treatment when necessary to make a Benefits determination in response to a request for a Predetermination of treatment cost by a dentist. Delta Dental will also authorize a second opinion after treatment if an Enrollee has a complaint regarding the quality of care provided. Delta Dental will notify the Enrollee and the treating dentist when a second opinion is necessary and appropriate, and direct the Enrollee to the Regional Consultant selected by Delta Dental to perform the clinical examination. When Delta Dental authorizes a second opinion through a Regional Consultant, it will pay for all charges.

Enrollees may otherwise obtain second opinions about treatment from any dentist they choose, and claims for the examination may be submitted to Delta Dental for payment. Delta Dental will pay such claims in accordance with the Benefits of the Benefit Program.

## **GRIEVANCE PROCEDURE AND CLAIMS APPEAL**

If an Enrollee has any questions about the services received from a Delta Dental Dentist, Delta Dental recommends that he or she first discuss the matter with the Dentist. If he or she continues to have concerns, the Enrollee may call or write Delta Dental. Delta Dental will provide notifications if any dental services or claims are denied, in whole or part, stating the specific reason or reasons for denial. Any questions of ineligibility should first be handled directly between the Enrollee and the group. If an Enrollee has any question or complaint regarding the denial of dental services or claims, the policies, procedures and operations of Delta Dental, or the quality of dental services performed by a Delta Dental Dentist, he or she may call Delta Dental toll-free at 1-800-777-5854, contact us on our website at: [deltadentalins.com/lans](http://deltadentalins.com/lans) or write Delta Dental at P. O. Box 997330, Sacramento, CA 95899-7330, Attention: Customer Service Department.

If an Enrollee's claim has been denied or modified, the Enrollee may file a request for review (a grievance) with Delta Dental within 180 days after receipt of the denial or modification. If in writing, the correspondence must include the group name and number, the Primary Enrollee's name and nine-digit member identification number, the inquirer's telephone number and any additional information that would support the claim for benefits. The correspondence should also include a copy of the treatment form, Notice of Payment and any other relevant information. Upon request and free of charge, Delta Dental will provide the Enrollee with copies of any pertinent documents that are relevant to the claim, a copy of any internal rule, guideline, protocol, and/or explanation of the scientific or clinical judgment if relied upon in denying or modifying the claim.

Delta Dental's review will take into account all information, regardless of whether such information was submitted or considered initially. Certain cases may be referred to one of Delta Dental's regional consultants, to a review committee of the dental society or to the state dental association for evaluation. Delta Dental's review shall be conducted by a person who is neither the individual who made the original claim denial, nor the subordinate of such individual, and Delta Dental will not give deference to the initial decision. If the review of a claim denial is based in whole or in part on a lack of medical necessity, experimental treatment, or a clinical judgment in applying the terms of the contract terms, Delta Dental shall consult with a dentist who has appropriate training and experience. The identity of such dental consultant is available upon request.

We will provide a written acknowledgement within five days of receipt of the request for review. We will render a decision and respond to you within 60 days of receipt of the request for review. We will respond, within 72 hours to grievances involving severe pain and imminent and serious threat to a patient's health (urgent care grievance).

You may contact the U.S. Department of Labor, Employee Benefits Security Administration (EBSA) for further review of the claim or if you have questions about your rights under the Employee Retirement Income Security Act of 1974 (ERISA). You may also bring a civil action under section 502(a) of ERISA. The address of the U.S. Department of Labor is: U.S. Department of Labor, Employee Benefits Security Administration (EBSA), 200 Constitution Avenue, N.W. Washington, D.C. 20210.

## **ERISA CLAIMS AND APPEALS PROCEDURES**

Information can be found in your LANS SPD.

## **PUBLIC POLICY PARTICIPATION BY ENROLLEES**

Delta Dental's Board of Directors includes Enrollees who participate in establishing Delta Dental's public policy regarding Enrollees through periodic review of Delta Dental's Quality Assessment program reports and communication from Enrollees. Enrollees may submit any suggestions regarding Delta Dental's public policy in writing to: Delta Dental of California, Customer Service department, P. O. Box 997330, Sacramento, CA 95899-7330.

## **COORDINATION OF BENEFITS (DUAL COVERAGE)**

If a group insurance policy or any other group health Benefits program, including another Delta Dental program, entitles a person to receive or be reimbursed for the cost of dental services, which are also Benefits under this Benefit Program, and if this Benefit Program is "primary" under the rules described below, Delta Dental will provide Benefits as if the other program did not exist. If the other program is "primary" under these rules, then Delta Dental will provide Benefits under this Benefit Program only to the extent that the other program does not fully provide the dental services.

If the other program mainly covers services or expenses other than dental care, this Benefit Program is "primary". Otherwise, Delta Dental will use the following rules to determine which program is "primary":

- (a) The program which covers the person as other than a Dependent is primary over the program which covers the person as a Dependent, with the following exception:

If the person is also a Medicare Beneficiary and Medicare is:

- (i) secondary to the program covering the person as a Dependent; and
- (ii) primary to the program covering the person as other than a Dependent (for example, a retired employee),

then the Benefits of the program covering the person as a Dependent are determined before the Benefits of the program covering the person as other than a Dependent.

- (b) The program which covers a child as a Dependent of a parent whose birthday occurs earlier in a calendar year is primary over the program which covers a child as a Dependent of a parent whose birthday occurs later in a calendar year (except for a dependent child whose parents are separated or divorced as described in (c) below).
- (c) In the case of a dependent child whose parents are legally separated or divorced:
  - (i) If the parent with custody has not remarried, the program which covers the child as a Dependent of the parent with custody is primary over the program which covers the child as a Dependent of the parent without custody.

- (ii) If the parent with custody has remarried, the program which covers the child as a Dependent of the parent with custody is primary over the program which covers the child as a Dependent of the step-parent, and the program which covers the child as a Dependent of the step-parent is primary over the policy or program which covers the child as a Dependent of the parent without custody.
- (iii) If there is a court decree that establishes financial responsibility for dental services which are Benefits under this Benefit Program, then notwithstanding (i) and (ii), the program which covers the child as a Dependent of the parent with such financial responsibility is primary over any other program which covers the child.

The Benefits of a program covering a laid-off or retired employee (or Dependent of such person) shall be determined after the Benefits of any other program covering such person as an employee.

If a person whose coverage is provided under federal or state law requiring continuation is covered under more than one program, Benefits order shall be determined as follows:

- (a) The Benefits of the program covering the person as an employee or Dependent shall be primary.
- (b) The Benefits under continuation coverage shall be secondary.

If the primary program cannot be determined by the rules described in this Article 6, the program which has covered the person longer shall be primary.

An Enrollee will provide Delta Dental with any information about the person that is needed to administer this Article, and Delta Dental may release any information to or obtain any information from any insurance company or other organization in order to coordinate the Benefits of an Enrollee. Delta Dental in its sole discretion will determine whether any reimbursement is warranted to an insurance company or other organization under this provision, and it is agreed that any such reimbursement paid by Delta Dental will be Benefits under this Contract. Delta Dental has the right to recover the value of any Benefits provided by Delta Dental which exceed its obligations under the terms of this provision from a Delta Dental Dentist, Enrollee, insurance company or other organization, as Delta Dental chooses.

## **CANCELLATION AND RENEWAL**

This Dental Care Program may be canceled by Delta Dental only on an anniversary date, or at any time if the Employer fails to make applicable payments as required by the Contract, or upon Employer's failure to furnish Delta Dental a list of all individuals enrolled as specified in the Contract, or refusal to permit the inspection of Employer's records as specified in the Contract. Upon cancellation of the Benefit Program, individual employees and their Dependents of the group have no right to renewal or reinstatement.

This Dental Care Benefit Program may be canceled by the Employer at any time upon 60 days written notice to Delta Dental.

## **BENEFITS PROVIDED BY THE BENEFIT PROGRAM**

Your Benefit Program covers the following services when they are provided by a licensed Dentist and when necessary and customary as determined by the standards of generally accepted dental practice. See also **Limitations and Exclusions**. These services are provided after the Deductible is met and up to Maximum amounts as outlined in the section **AMOUNT OF BENEFITS PAYABLE**.

Although the levels (i.e. percentages) of Benefits are the same no matter what dentist you choose, your out-of-pocket expenses may differ depending upon whether you select a Delta Dental PPO Dentist. When receiving treatment from a non-Delta Dental PPO Dentist, you will have potentially greater out-of-pocket expenses. Please refer to the section entitled Covered Fees for additional details.

### **I. PREVENTIVE BENEFITS –**

**100% of the Delta Dental PPO Dentist or Delta Dental Premier Dentist fees**

**100% of the Delta Dental allowance for non-Delta Dental Dentists**

- (1) Preventive: cleaning, periodontal cleaning; topical application of fluoride solutions, space maintainers; oral examinations; x-rays; diagnostic casts.
- (2) Palliative: emergency treatment to relieve pain.

**Note on additional Benefits during pregnancy.** If you are pregnant, Delta Dental will pay for additional services to help improve your oral health during pregnancy. The additional services each calendar year while you are eligible in this Delta Dental plan include: one additional oral examination and either one additional routine cleaning or one additional periodontal scaling and root planing per quadrant. Written confirmation of your pregnancy must be provided by you or your dentist when the claim is submitted.

### **OTHER PREVENTIVE BENEFITS –**

**80% of the Delta Dental PPO Dentist fees**

**75% of the Delta Dental allowance for Delta Dental Premier Dentists and non-Delta Dental Dentists**

Sealants: topically applied acrylic, plastic or composite materials used to seal developmental grooves and pits in permanent molars for the purpose of preventing decay.

### **II. BASIC BENEFITS –**

**80% of the Delta Dental PPO Dentist fees**

**75% of the Delta Dental allowance for Delta Dental Premier Dentists and non-Delta Dental Dentists**

- (1) Oral Surgery: extractions and other surgical procedures (including pre- and post-operative care).
- (2) General Anesthesia when administered by a Provider for covered Oral Surgery; for disabled patients whose disability necessitates anesthesia in order for the dentist to provide treatment.
- (3) Endodontics: treatment of diseases and injuries of the tooth pulp.
- (4) Periodontics: treatment of gums and bones supporting teeth.
- (5) Restorative: amalgam and resin-based composite restorations (fillings for treatment of carious lesions (visible destruction of hard tooth structure resulting from the process of decay).

- (6) Prosthodontic Appliance Repairs: repair to Prosthodontic Appliances.
- (7) IV Sedation: IV sedation.

**III. Major Benefits –**  
**50% of the Delta Dental PPO Dentist or Delta Dental Premier Dentist fees**  
**50% of the Delta Dental allowance for non-Delta Dental Dentists**

- (1) Crowns and Inlays/Onlays: treatment of carious lesions (visible decay of the hard tooth structure) when teeth cannot be restored with amalgam or resin-based composites.
- (2) Prosthodontics: procedures for construction of fixed bridges, partial or complete dentures; implant surgical placement and removal; and for implant supported prosthetics, including implant repair and recementation.

**III. IV. ORTHODONTIC BENEFITS –**  
**50% of the Delta Dental PPO Dentist or Delta Dental Premier Dentist fees**  
**50% of the Delta Dental allowance for non-Delta Dental Dentists**

Procedures performed by a Provider using appliances to treat malocclusion of teeth and/or jaws which significantly interferes with their function.

**V. TEMPOROMANDIBULAR JOINT (TMJ) BENEFITS –**  
**50% of the Delta Dental PPO Dentist or Delta Dental Premier Dentist fees**  
**50% of the Delta Dental allowance for non-Delta Dental Dentists**

Covered procedures for the treatment of TMJ dysfunction are limited to:

- occlusal guards – for treatment of grinding, crunching or bruxing teeth
- occlusal orthotic devices

Since these are the only covered procedures for this specific condition, it is strongly suggested you obtain a predetermination of treatment from Delta Dental to determine the patient's share.

**LIMITATIONS AND EXCLUSIONS**

**LIMITATIONS**

- (1) Services that are more expensive than the form of treatment customarily provided under accepted dental practice standards are called "Optional Services". Optional Services also include the use of specialized techniques instead of standard procedures.

Examples of Optional Services:

- a) a crown where a filling would restore the tooth;
- b) an inlay/onlay instead of an amalgam restoration; or
- c) porcelain, resin or similar materials for crowns placed on a maxillary second or third molar, or on any mandibular molar (an allowance will be made for a porcelain fused to high noble metal crown).

If an Enrollee receives Optional Services, an alternate benefit will be allowed, which means Delta Dental will base Benefits on the lower cost of the customary service or standard practice instead of on the higher cost of the Optional Service. The Enrollee will be responsible for the difference between

the higher cost of the Optional Service and the lower cost of the customary service or standard procedure.

- (2) Delta Dental will pay for oral examinations and cleanings (or any combination thereof) no more than twice in a Calendar Year. A full mouth debridement is allowed once in a lifetime and counts toward the cleaning frequency in the year provided. Note that full mouth debridement is covered as a basic benefit, and routine cleanings are covered as a preventive benefit. See note on additional Benefits during pregnancy.
- (3) Additional periodontal cleanings in the presence of inflamed gums are covered as a preventive benefit. Additional cleanings may be allowed By Report if documentation demonstrates that the procedure is clinically necessary.
- (4) X-ray limitations:
  - a) Delta Dental will limit the total reimbursable amount to the provider's accepted fee for a complete intraoral series when the fees for any combination of intraoral x-rays in a single treatment series meet or exceed the accepted fee for a complete intraoral series.
  - b) When a panoramic film is submitted with supplemental film(s), Delta Dental will limit the total reimbursable amount to the provider's accepted fee for a complete intraoral series.
  - c) If a panoramic film is taken in conjunction with an intraoral complete series, Delta Dental considers the panoramic film to be included in the complete series.
  - d) A complete intraoral series and panoramic film are each limited to once every 60 months.
  - e) Bitewing x-rays are limited to two (2) times in a calendar year when provided to Enrollees under age 18 and one (1) time each calendar year for Enrollees age 18 and over. Bitewings of any type are disallowed within 12 months of a full mouth series unless warranted by special circumstances.
- (5) Topical application of fluoride solutions is limited to Enrollees through age 13 and no more than twice in a calendar year.
- (6) Space maintainer limitations:
  - a) Space maintainers are limited to the initial appliance and are a benefit for an Enrollee through age 12 and only once every five years while you are eligible under any Delta Dental program.
  - b) Recementation of space maintainer is limited to once per lifetime.
  - c) The removal of a fixed space maintainer is considered to be included in the fee for the space maintainer; however, an exception is made if the removal is performed by a different provider/provider's office.
- (7) Pulp vitality tests are allowed once per day when definitive treatment is not performed.
- (8) Cephalometric x-rays, oral/facial photographic images and diagnostic casts are covered once per lifetime only when orthodontic services are covered. If orthodontic services are covered, see Limitations as age limits may apply.
- (9) Sealants are limited as follows:
  - a) to permanent first molars through age nine (9) and to permanent second molars through age 15 if they are without caries (decay) or restorations on the occlusal surface.
  - b) do not include repair or replacement of a sealant on any tooth within 36 months of its application.
- (10) Specialist consultations, screenings of patients, and assessments of patients are limited to once per lifetime per provider and count toward the oral exam frequency.
- (11) Delta Dental will not cover replacement of an amalgam or resin-based composite restorations (fillings) or prefabricated resin and stainless steel crowns within 24 months of treatment if the service is provided by the same provider/provider office. Replacement restorations within 24 months are included in the fee for the original restoration.
- (12) Protective restorations (sedative fillings) are allowed once per tooth per lifetime when definitive treatment is not performed on the same date of service.

- (13) Stainless steel crowns are allowed on baby (deciduous) teeth and permanent teeth up to age 16.
- (14) Therapeutic pulpotomy is limited to once per lifetime for baby (deciduous) teeth only.
- (15) Root canal therapy and pulpal therapy (resorbable filling) are limited to once in a lifetime. Retreatment of root canal therapy by the same provider/provider office within 24 months is considered part of the original procedure.
- (16) Apexification is only benefited on permanent teeth with incomplete root canal development or for the repair of a perforation. Apexification visits have a lifetime limit per tooth of one (1) initial visit, four (4) interim visits and one (1) final visit to age 19.
- (17) Retreatment of apical surgery by the same provider/provider office within 24 months is considered part of the original procedure.
- (18) Palliative treatment is covered per visit, not per tooth, and is limited to three visits per calendar year for treatment of the same problem and the fee includes all treatment provided other than required x-rays or select diagnostic procedures.
- (19) Periodontal limitations:
  - a) Benefits for periodontal scaling and root planing in the same quadrant are limited to once in every 24-month period. See note on additional Benefits during pregnancy.
  - b) Periodontal surgery in the same quadrant is limited to once in every 36-month period and includes any surgical re-entry or scaling and root planing.
  - c) Periodontal services, including bone replacement grafts, guided tissue regeneration, graft procedures and biological materials to aid in soft and osseous tissue regeneration are only covered for the treatment of natural teeth and are not covered when submitted in conjunction with extractions, periradicular surgery, ridge augmentation or implants.
  - d) If in the same quadrant, scaling and root planing must be performed at least six (6) weeks prior to the periodontal surgery.
  - e) Cleanings (regular and periodontal) and full mouth debridement are subject to a 30 day wait following periodontal scaling and root planing if performed by the same provider office.
- (20) Oral surgery services are covered once in a lifetime except removal of cysts and lesions and incision and drainage procedures, which are covered once in the same day.
- (21) The following oral surgery procedure is limited to age 19: transeptal fiberotomy/supra crestal fiberotomy, by report.
- (22) The following oral surgery procedures are limited to age 19 (or orthodontic limiting age) provided orthodontic services are covered: surgical access of an unerupted tooth, placement of device to facilitate eruption of impacted tooth, and surgical repositioning of teeth.
- (23) Crowns and Inlays/Onlays are limited to Enrollees age 12 and older and are covered not more often than once in any 60 month period except when Delta Dental determines the existing Crown or Inlay/Onlay is not satisfactory and cannot be made satisfactory because the tooth involved has experienced extensive loss or changes to tooth structure or supporting tissues.
- (24) When an alternate benefit of an amalgam is allowed for inlays/ onlays, they are limited to Enrollees age 12 and older and are covered not more than once in any 60 month period.
- (25) Core buildup, including any pins, are covered not more than once in any 60 month period.
- (26) Post and core services are covered not more than once in any 60 month period.
- (27) Crown repairs are covered not more than once in any 60 month period.
- (28) When allowed within six (6) months of a restoration, the benefit for a Crown, Inlay/Onlay or fixed prosthodontic service will be reduced by the benefit paid for the restoration.
- (29) Denture repairs are covered not more than once in any six (6) month period except for fixed denture repairs which are covered not more than once in any 60 month period.

- (30) Prosthodontic appliances implants and/or implant supported prosthetics that were provided under any Delta Dental program will be replaced only after 60 months have passed, except when Delta Dental determines that there is such extensive loss of remaining teeth or change in supporting tissue that the existing fixed bridge or denture cannot be made satisfactory. Fixed prosthodontic appliances are limited to Enrollees age 16 and older. Replacement of a prosthodontic appliance and/or implant supported prosthesis not provided under a Delta Dental program will be made if Delta Dental determines it is unsatisfactory and cannot be made satisfactory. Diagnostic and treatment facilitating aids for implants are considered a part of, and included in, the fees for the definitive treatment. Delta Dental's payment for implant removal is limited to one (1) for each implant during the Enrollee's lifetime whether provided under Delta Dental or any other dental care plan.
- (31) When a posterior fixed bridge and a removable partial denture are placed in the same arch in the same treatment episode, only the partial denture will be a benefit.
- (32) Recementation of Crowns, Inlays/Onlays or bridges is included in the fee for the Crown, Inlay/Onlay or bridge when performed by the same provider/provider office within six (6) months of the initial placement. After six (6) months, payment will be limited to one (1) recementation in a lifetime by the same provider/provider office.
- (33) Delta Dental limits payment for dentures to a standard partial or complete denture (Patient Copayments apply). A standard denture means a removable appliance to replace missing natural, permanent teeth that is made from acceptable materials by conventional means and includes routine post delivery care including any adjustments and relines for the first six (6) months after placement.
- Denture rebase is limited to one (1) per arch in a 24-month period and includes any relining and adjustments for six (6) months following placement.
  - Dentures, removable partial dentures and relines include adjustments for six (6) months following installation. After the initial six (6) months of an adjustment or reline, adjustments are limited to two (2) per arch in a calendar year and relining is limited to one (1) per arch in a six (6) month period.
  - Tissue conditioning is limited to two (2) per arch in a 12-month period. However, tissue conditioning is not allowed as a separate Benefit when performed on the same day as a denture, reline or rebase service.
  - Recementation of fixed partial dentures is limited to once in a lifetime.
- (34) Limitations on Orthodontic Services
- Benefits for orthodontic services will be provided in periodic payments based on the Enrollee's continuing eligibility.
  - Benefits are not paid to repair or replace any orthodontic appliance received under this plan.
  - Benefits are not paid for orthodontic retreatment procedures.
  - Non-orthodontic procedures performed for the purpose of orthodontic treatment are subject to the orthodontic contract benefit level and maximum if covered as Benefits under Delta Dental's standard processing policies.
- (35) Limitations on TMJ Services:
- Charges for replacement of lost, missing or stolen devices are not covered.
  - Fixed appliances and restorations are excluded. Diagnostic procedures not otherwise covered under this plan are excluded.
  - Any procedure paid under any other category of Benefits by the Contract is not covered as a TMJ Benefit.
  - The replacement or repair of occlusal guards or occlusal orthotic devices will only be made after 36 months have elapsed following any prior provision of such appliances under this benefit program, except when Delta Dental determines that there is such extensive change in the patient's dental condition (such as loss of a tooth or teeth) that the existing appliance cannot be made functional.
  - Replacement of an occlusal guard or occlusal orthotic device not provided under a Delta Dental contract will be made only if it is unsatisfactory and cannot be made functional.
  - Services for bruxism (grinding of teeth) unrelated to TMJ dysfunction are not covered.
- (36) If your medical plan does not cover any particular claims for Dental Accident benefits, either in whole or in part, Delta Dental will pay based on your current plan design, subject to all limitations and annual maximum benefits. Your medical plan's customer service representatives will be able to confirm the coverage for Dental Accidents that your medical plan provides.

## EXCLUSIONS/SERVICES WE DO NOT COVER

Delta Dental covers a wide variety of dental care expenses, but there are some services for which we do not provide Benefits. It is important for you to know what these services are before you visit your dentist.

Delta Dental does not provide benefits for:

- (1) treatment of injuries or illness covered by workers' compensation or employers' liability laws; services received without cost from any federal, state or local agency, unless this exclusion is prohibited by law, except as provided in Section 1373(a) of the California Health and Safety Code.
- (2) cosmetic surgery or procedures for purely cosmetic reasons.
- (3) maxillofacial prosthetics.
- (4) provisional and/or temporary restorations (except an interim removable partial denture to replace extracted anterior permanent teeth during the healing period for children 16 years of age or under).
- (5) services for congenital (hereditary) or developmental (following birth) malformations, including but not limited to cleft palate, upper and lower jaw malformations, enamel hypoplasia (lack of development), fluorosis (a type of discoloration of the teeth) and anodontia (congenitally missing teeth), except those services provided to newborn children for medically diagnosed congenital defects or birth abnormalities.
- (6) treatment to stabilize teeth, treatment to restore tooth structure lost from wear, erosion, or abrasion or treatment to rebuild or maintain chewing surfaces due to teeth out of alignment or occlusion. Examples include but are not limited to: equilibration, periodontal splinting, complete occlusal adjustments and abfraction.
- (7) any Single Procedure provided prior to the date the Enrollee became eligible for services under this plan.
- (8) prescribed drugs, medication, pain killers, antimicrobial agents, or experimental/investigational procedures.
- (9) charges for anesthesia, other than general anesthesia and IV sedation administered by a provider in connection with covered oral surgery or selected endodontic and periodontal surgical procedures and for disabled enrollees whose disability necessitates anesthesia in order for the dentist to provide treatment.
- (10) extraoral grafts (grafting of tissues from outside the mouth to oral tissues).
- (11) laboratory processed crowns for Enrollees under age 12.
- (12) fixed bridges and removable partials for Enrollees under age 16.
- (13) interim implants.
- (14) indirectly fabricated resin-based Inlays/Onlays.
- (15) overdentures.

- (16) charges by any hospital or other surgical or treatment facility and any additional fees charged by the provider for treatment in any such facility.
- (17) treatment by someone other than a provider or a person who by law may work under a provider's direct supervision.
- (18) charges incurred for oral hygiene instruction, a plaque control program, preventive control programs including home care times, dietary instruction, x-ray duplications, cancer screening, tobacco counseling or broken appointments.
- (19) dental practice administrative services including, but not limited to, preparation of claims, any non-treatment phase of dentistry such as provision of an antiseptic environment, sterilization of equipment or infection control, or any ancillary materials used during the routine course of providing treatment such as cotton swabs, gauze, bibs, masks or relaxation techniques such as music.
- (20) procedures having a questionable prognosis based on a dental consultant's professional review of the submitted documentation.
- (21) any tax imposed (or incurred) by a government, state or other entity, in connection with any fees charged for Benefits provided under the Contract, will be the responsibility of the Enrollee and not a covered Benefit.
- (22) Deductibles, amounts over plan maximums and/or any service not covered under the dental plan.
- (23) services covered under the dental plan but exceed Benefit limitations or are not in accordance with processing policies in effect at the time the claim is processed.
- (24) services for orthodontic treatment (treatment of malocclusion of teeth and/or jaws) except as provided under the orthodontic services section, if applicable.
- (25) gingival curettage.
- (26) injection of antibiotic drugs.

**AMOUNT OF BENEFITS PAYABLE**

After you have satisfied the Deductible requirements stated below, the Benefit Program provides payment of the indicated percentage of the remaining covered fees **up to the Maximum of \$1,500** (details below) for each Enrollee in each calendar year for the following Benefits:

Preventive Benefits .....	100% PPO/100% non-PPO
Other Preventive Benefits .....	80% PPO/75% non-PPO
(Pit and Fissure Sealants)	
Basic Benefits .....	80% PPO/75% non-PPO
(Restorative, Oral Surgery, Endodontics, Periodontics, General anesthesia, Prosthetic Appliance Repair)	
Crowns, Inlays, Onlays, and Cast Restoration Benefits.....	50% PPO/50% non-PPO
Prosthodontic Benefits .....	50% PPO/50% non-PPO

For a more complete description of Benefits, refer to Benefits Provided by the Benefit Program. The amount of Benefits payable is subject to Limitations and Exclusions.

**Deductible:** You will be responsible for the first \$50.00 of covered fees for each eligible member of your family in each calendar year. This Deductible does not apply to Preventive Benefits (including Pit and Fissure Sealant Benefits) or Orthodontic Benefits.

**Calendar Year Maximum:** All Benefits listed above and Dental Accident Benefits are subject to a calendar year Maximum of \$1,500 per covered enrollee. TMJ and Orthodontic Benefits are not subject to the calendar year Maximum, however are subject to a separate lifetime Maximum as listed below.

## **TMJ BENEFITS**

The Benefit Program provides payment of 50% of covered fees for occlusal guards and occlusal orthotic devices provided for the treatment of temporomandibular joint (TMJ) dysfunction. These services are subject to the \$50 annual calendar year Deductible. The Maximum amount payable under this Benefit Program for all TMJ Benefits provided during an Enrollee's lifetime is \$500. The TMJ lifetime Maximum is in addition to the \$1,500 annual Maximum for other covered Benefits.

## **ORTHODONTIC BENEFITS**

The Benefit Program also provides payment of 50% of the covered fees for Orthodontic Benefits provided to Enrollees including children up to age 26, up to the Maximum of \$1,500 for each eligible patient under age 26 and \$500 for each eligible patient age 26 and older. The Maximum amount is in addition to the \$1,500 annual Maximum for other covered Benefits and is a lifetime Maximum. Orthodontic services are not subject to the Deductible, and amounts paid by an eligible patient for orthodontics will not be credited against the Deductible.

## **DENTAL ACCIDENT BENEFITS**

Services necessary as a result of a dental accident (a condition caused directly by external, violent or accidental means) may be covered as primary under your medical coverage. All claims should first be submitted to your medical carrier for review and possible payment, prior to submitting them under your Delta Dental plan.

Questions regarding these fees should be directed to Delta Dental's Customer Service department at 1 (800) 777-5854 or cms@delta.org.

**Please refer to the section entitled Covered Fees for additional details.**

## **COVERED FEES**

Covered services are available from the employee's or Retiree's eligibility date.

It is to your advantage to select a dentist who is a Delta Dental Dentist, since a lower percentage of the dentist's fees may be covered by this Benefit Program if you select a dentist who is not a Delta Dental Dentist.

A list of Delta Dental Dentists (see DEFINITIONS) is available by calling 1-800-427-3237.

Payment to a Delta Dental PPO Dentist will be based on the applicable percentage of the lesser of the Fee Actually Charged, or a fee which the dentist has contractually agreed upon with Delta Dental to accept for treating enrollees under this plan.

Payment to a Delta Dental Dentist will be based on the applicable percentage of the lesser of the Fee Actually Charged, or a fee which the dentist has contractually agreed upon with Delta Dental to accept for treating enrollees under this plan.

Payment to a dentist who is not a Delta Dental Dentist will be based on the applicable percentage of the lesser of the Fee Actually Charged, or the fee which satisfies the majority of Delta Dental's Dentists.

If a Dentist discounts, waives, rebates or does not use good faith efforts to collect the portion of the fees entered on the Attending Dentist's Statement from the patient, Delta Dental will not pay more than the applicable percentage stated in the section titled "BENEFITS PROVIDED BY THE BENEFIT PROGRAM" of the lesser of:

- (1) the fees entered on the Attending Dentist's Statement, reduced by the portion discounted, waived, rebated or not collected, or:
- (2) the Prevailing Fee, reduced by the portion discounted, waived, rebated or not collected.

Payment to a dentist located in another state or outside the United States will be based on the applicable percentage of the lesser of the Fee Actually Charged, or a fee which the dentist has contractually agreed upon with Delta Dental to accept for treating enrollees under this plan. For a dentist who is not a Delta Dental Dentist payment will be based on the applicable percentage of the lesser of the Fee Actually Charged, or the fee which satisfies the majority of Delta Dental's Dentists.

## **EXTENSION OF BENEFITS**

All Benefits cease on the date coverage terminates except that Delta Dental will pay for Single Procedures, other than orthodontic procedures, which were commenced while eligible.

If an Enrollee is totally disabled when coverage ceases, dental expense benefits will continue to be available during the disability for up to 12 months, but only if expenses incurred represent the charges for covered services which have been rendered and received, including delivered and installed, if applicable, prior to the end of the 12 month period.

However, dental expense Benefits will cease immediately when the individual becomes covered under any group plan with similar benefits, if the coverage terminates for any reason other than discontinuance of the Benefit section as to the eligible class of which the Enrollee is a member.

## **CONTINUITY OF CARE**

If you are undergoing a course of treatment and your dentist no longer is a Delta Dental Dentist, you may continue to receive treatment from that dentist.

## IDENTIFICATION

During your first appointment, be sure to give your dentist the following information:

1. Your Delta Dental group number (on the front of this Benefit Program Summary);  
04000
2. The employer's name;  
LANS
3. Primary Enrollee's or Retiree's member identification number (which must also be used by Dependents).

You can print an I.D. card with this information by visiting our website at [deltadentalins.com/lans](http://deltadentalins.com/lans).

## REIMBURSEMENT PROVISIONS

A Delta Dental Dentist will file the claim for you. You do not have to file a claim or pay Delta Dental's co-payment for covered services if provided by a Delta Dental Dentist. Delta Dental of California's agreement with our Delta Dental Dentists makes sure that you will not be responsible to the dentist for any money we owe.

If the covered service is provided by a dentist who is not a Delta Dental Dentist, you are responsible for filing the claims and paying your dentist. Claims should be filed with Delta Dental of California at P. O. Box 997330, Sacramento, CA 95899-7330 and Delta Dental will reimburse you. However, if for any reason we fail to pay a dentist who is not a Delta Dental Dentist, you may be liable for that portion of the cost. Payments made to you are not assignable (in other words, we will not grant requests to pay non-Delta Dental Dentists directly).

Payment for claims exceeding \$500 for services provided by dentists located outside the United States may, at Delta Dental's option, be conditioned upon a clinical evaluation at Delta Dental's request (see Second Opinions). Delta Dental will not pay Benefits for such services if they are found to be unsatisfactory.

Delta Dental does not pay Delta Dental Dentists any incentive as an inducement to deny, reduce, limit or delay any appropriate service. If you wish to know more about the method of reimbursement to Delta Dental Dentists, you may call Delta Dental's Customer Service department for more information.

Payment for any Single Procedure that is a Covered Service will only be made upon completion of that procedure. Delta Dental does not make or prorate payments for treatment in progress or incomplete procedures. The date the procedure is completed governs the calculation of any Deductible (and determines when a charge is made against any Maximum) under your plan.

If there is a difference between what your dentist is charging you and what Delta Dental says your portion should be, or if you are not satisfied with the dental work you have received, contact Delta Dental's Customer Service department. We may be able to help you resolve the situation.

Delta Dental may deny payment of a claim for services submitted more than 12 months after the date the services were provided. If a claim is denied due to a Delta Dental Dentist's failure to make a timely submission, you shall not be liable to that dentist for the amount which would have been payable by Delta Dental (unless you failed to advise the dentist of your eligibility at the time of treatment).

The process Delta Dental uses to determine or deny payment for services is distributed to all Delta Dental Dentists. It describes in detail the dental procedures covered as Benefits, the conditions under which coverage is provided, and the limitations and exclusions applicable to the plan. Claims are reviewed for eligibility and are paid according to these processing policies. Those claims which require additional review are evaluated by Delta Dental's dentist consultants. If any claims are not covered, or if limitations or exclusions apply to services you have received from a Delta Dental Dentist, you will be notified by an adjustment notice on the Notice of Payment or Action. You may contact Delta Dental's Customer Service department for more information regarding Delta Dental's processing policies.

Delta Dental uses a method called "first-in/first-out" to begin processing your claims. The date we receive your claim determines the order in which processing begins. For example, if you receive dental services in January and February, but we receive the February claim first, processing begins on the February claim first.

Incomplete or missing data can affect the date the claim is paid. If all information necessary to complete claim processing has not been provided, payment could be delayed until any missing or incomplete data is received by Delta Dental.

Unless the services are exempt, you are required to pay the Deductible on the first claim for which processing is completed in a calendar year. Your Deductible is normally paid on the first service subject to a deductible listed on a claim with multiple services.

The order in which your claims are processed and paid by Delta Dental may also impact your annual Maximum. For example, if a claim with a later date of service is paid and your annual Maximum for the year has been reached then a claim with an earlier date of service in the same calendar year will not be paid.

## **PREDETERMINATIONS**

After an examination, your dentist will talk to you about treatment you may need. The cost of treatment is something you may want to consider. If the service is extensive and involves crowns or bridges, or if the service will cost more than \$400, we encourage you to ask your dentist to request a predetermination.

**A predetermination does not guarantee payment. It is an estimate of the amount Delta Dental will pay if you are eligible and meet all the requirements of your Benefit Program at the time the treatment you have planned is completed.**

In order to receive predetermination, your dentist must send an Attending Dentist's Statement to us listing the proposed treatment. Delta Dental will send your dentist a Notice of Predetermination which estimates how much you will have to pay. After you review the estimate with your dentist and decide to go ahead with the treatment plan, your dentist returns the statement to us for payment when treatment has been completed.

Computations are estimates only and are based on what would be payable on the date the Notice of Predetermination is issued if the patient is eligible. Payment will depend on the patient's eligibility and the remaining annual maximum when completed services are submitted to Delta Dental.

Predetermining treatment helps prevent any misunderstanding about your financial responsibilities. If you have any concerns about the predetermination, let us know before treatment begins so your questions can be answered before you incur any charges.

## **ORGAN AND TISSUE DONATION**

Donating organ and tissue provides many societal benefits. Organ and tissue donation allows recipients of transplants to go on to lead fuller and more meaningful lives. Currently, the need for organ transplants far exceeds availability. If you are interested in organ donation, please speak to your physician. Organ donation begins at the hospital when a patient is pronounced brain dead and identified as a potential organ donor. An organ procurement organization will become involved to coordinate the activities.

## **FUNDING POLICY AND PAYMENT OF PREMIUMS**

The funding policy and method require payment by the Employer to Delta Dental of California as specified in the group dental agreement. If you choose OPTIONAL CONTINUATION OF COVERAGE, you will be required to pay Premiums directly to Delta Dental (or the Delta Dental COBRA Administrator) on or before the first day of each month of continued coverage. The Premiums for a person who elects continued coverage for himself or herself only will be the same as the Employer pays for a single Primary Enrollee plus applicable administration fee. The Premiums for a person who also elects continued coverage for his or her Dependents will be the same as for a Primary Enrollee with the same number of Dependents plus applicable administration fee. If Delta Dental (or the Delta Dental COBRA Administrator) fails to receive Premiums payable on the first day of the month within 30 days thereafter, continued coverage shall be terminated immediately and may not be reinstated by subsequent receipt of Premiums.

## **NOTICE OF PRIVACY PRACTICES and CONFIDENTIALITY OF YOUR HEALTH CARE INFORMATION**

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

This notice is required by law to tell you how Delta Dental and its affiliates ("Delta Dental") protect the confidentiality of your health care information in our possession. Protected Health Information (PHI) is defined as any individually identifiable information regarding a patient's medical/dental history; mental or physical condition, or treatment. Some examples of PHI include your name, address, telephone

and/or fax number, electronic mail address, social security number or other identification number, date of birth, date of treatment, treatment records, x-rays, enrollment and claims records.

Delta Dental receives PHI from you, your provider, your employer if the employer sponsors the dental program, a broker or other person involved in the administration of your program, or other persons listed in this notice. Delta Dental receives, uses and discloses your PHI to administer your benefit plan or as permitted or required by law. Any other disclosure of your PHI without your authorization is prohibited.

We must follow the privacy practices that are described in this notice, but also comply with any stricter requirements under federal or state law that may apply to Delta Dental's administration of your benefits. However, we may change this notice and make the new notice effective for all of your PHI that we maintain. If we make any substantive changes to our privacy practices, we will promptly change this notice and redistribute to you within 60 days of the change to our practices. You may also request a copy of this notice from the privacy official at the plan headquarters that provides your benefits (refer to the Contact section at the end of this notice). You should receive a copy of this notice at the time of enrollment in a Delta Dental program, and we will notify you of how you can receive a copy of this notice every three years.

#### Permitted Uses and Disclosures of Your PHI

We are permitted to use or disclose your PHI without your prior authorization for the following purposes. These permitted uses and/or disclosures include disclosures to you, uses and/or disclosures for purposes of health care treatment, payment of claims, billing of premiums, and other health care operations. If your benefit program is sponsored by your employer, we may provide PHI to your employer for purposes of administering your benefits unless otherwise prohibited by law. We may disclose PHI to third parties that perform services for Delta Dental in the administration of your benefits. These parties are required by law to sign a contract agreeing to protect the confidentiality of your PHI. Your PHI may be disclosed to an affiliate. These affiliates have implemented privacy policies and procedures and comply with applicable federal and state law.

We are also permitted to use and/or disclose your PHI to comply with a valid authorization, to notify or assist in notifying a family member, another person, or a personal representative of your condition, to assist in disaster relief efforts, and to report victims of abuse, neglect, or domestic violence. Other permitted uses and/or disclosures are for purposes of health oversight by government agencies, judicial, administrative, or other law enforcement purposes, information about decedents to coroners, medical examiners and funeral directors, for research purposes, for organ donation purposes, to avert a serious threat to health or safety, for specialized government functions such as military and veterans activities, for workers compensation purposes, and for use in creating summary information that can no longer be traced to you. Additionally, with certain restrictions, we are permitted to use and/or disclose your PHI for fundraising and underwriting. We are also permitted to incidentally use and/or disclose your PHI during the course of a permitted use and/or disclosure, but we must attempt to keep incidental uses and/or disclosures to a minimum. We use administrative, technical, and physical safeguards to maintain the privacy of your PHI, and we must limit the use and/or disclosure of your PHI to the minimum amount necessary to accomplish the purpose of the use and/or disclosure.

## **Examples of Uses and Disclosures of Your PHI for Treatment, Payment or Healthcare Operations**

Such activities may include but are not limited to: processing your claims, collecting enrollment information and premiums, reviewing the quality of health care you receive, providing customer service, resolving your grievances, and sharing payment information with other insurers. Additional examples include the following.

- ✓ Uses and/or disclosures of PHI in facilitating treatment.

*For example, Delta Dental may use or disclose your PHI to determine eligibility for services requested by your dentist.*

- ✓ Uses and/or disclosures of PHI for payment.

*For example, Delta Dental may use and disclose your PHI to bill you or your plan sponsor.*

- ✓ Uses and/or disclosures of PHI for health care operations.

*For example, Delta Dental may use and disclose your PHI to review the quality of care provided by our network of dentists.*

## **Disclosures Delta Dental Must Make Without an Authorization**

We are required to disclose your PHI to you or your authorized personal representative (with certain exceptions), when required by the U. S. Secretary of Health and Human Services to investigate or determine our compliance with law, and when otherwise required by law.

Delta Dental must disclose your PHI without your prior authorization in response to the following:

- ✓ Court order;
- ✓ Order of a board, commission, or administrative agency for purposes of adjudication pursuant to its lawful authority;
- ✓ Subpoena in a civil action;
- ✓ Investigative subpoena of a government board, commission, or agency;
- ✓ Subpoena in an arbitration;
- ✓ Law enforcement search warrant; or
- ✓ Coroner's request during investigations

## **Disclosures Delta Dental Makes With Your Authorization**

Delta Dental will not use or disclose your PHI without your prior authorization if the law requires your authorization. You can later revoke that authorization in writing to stop any future use and disclosure. The authorization will be obtained from you by Delta Dental or by a person requesting your PHI from Delta Dental.

## Your Rights Regarding PHI

**You have the right to request an inspection of and obtain a copy of your PHI.** You may access your PHI by contacting the appropriate Delta Dental plan office from those listed below. You must include (1) your name, address, telephone number and identification number and (2) the PHI you are requesting. Delta Dental may charge a reasonable fee for providing you copies of your PHI. Delta Dental will only maintain that PHI that we obtain or utilize in providing your health care benefits. Most PHI, such as treatment records or X-rays, is returned by Delta Dental to the dentist after we have completed our review of that information. You may need to contact your health care provider to obtain PHI that Delta Dental does not possess.

You may not inspect or copy PHI compiled in reasonable anticipation of, or use in, a civil, criminal, or administrative action or proceeding, or PHI that is otherwise not subject to disclosure under federal or state law. In some circumstances, you may have a right to have this decision reviewed. Please contact the appropriate privacy office as noted below if you have questions about access to your PHI.

**You have the right to request a restriction of your PHI.** You have the right to ask that we limit how we use and disclose your PHI. We will consider your request but are not legally required to accept it. If we accept your request, we will put any limits in writing and abide by them except in emergency situations. You may not limit the uses and disclosures that we are legally required or allowed to make.

**You have the right to correct or update your PHI.** This means that you may request an amendment of PHI about you for as long as we maintain this information. In certain cases we may deny your request for an amendment. If we deny your request for amendment, you have the right to file a statement of disagreement with us and we may prepare a rebuttal to your statement and will provide you with a copy of any such rebuttal. If your PHI was sent to us by another, we may refer you to that person to amend your PHI. For example, we may refer you to your dentist to amend your treatment chart or to your employer, if applicable, to amend your enrollment information. Please contact the appropriate privacy office as noted below if you have questions about amending your PHI.

**You have the right to request or receive confidential communications from us by alternative means or at a different address.** We will agree to a reasonable request if you tell us that disclosure of your PHI could endanger you. You may be required to provide us with a statement of possible danger, a different address, another method of contact or information as to how payment will be handled. Please make this request in writing to the appropriate privacy office as noted below.

**You have the right to receive an accounting of certain disclosures we have made, if any, of your PHI.** This right does not apply to disclosures for purposes of treatment, payment, or health care operations or for information we disclosed after we received a valid authorization from you. Additionally, we do not need to account for disclosures made to you, to family members or friends involved in your care, or for notification purposes. We do not need to account for disclosures made for national security reasons or certain law enforcement purposes, disclosures made as part of a limited data set, incidental disclosures, or disclosures made prior to April 14, 2003. Please contact the appropriate privacy office as noted below if you would like to receive an accounting of disclosures or if you have questions about this right.

**You have the right to get this notice by E-Mail.** You have the right to get a copy of this notice by e-mail. Even if you have agreed to receive notice via e-mail, you also have the right to request a paper copy of this notice.

### **Complaints**

You may complain to us or to the U. S. Secretary of Health and Human Services if you believe that Delta Dental has violated your privacy rights. You may file a complaint with us by notifying the appropriate privacy office as noted below. We will not retaliate against you for filing a complaint.

### **Contact**

You may contact the appropriate Privacy Department at the address and telephone number listed below for further information about the complaint process or any of the information contained in this notice.

**Delta Dental  
c/o Compliance  
P.O. Box 997330  
Sacramento, CA 95899-7330  
(800) 765-6003**

This notice is effective on and after August 1, 2012.

**IMPORTANT:** Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For free help, please call right away at the Member/Customer Service telephone number on the back of your Delta Dental ID card, or 1-800-765-6003.

**IMPORTANTE:** ¿Puede leer esta carta? Si no, podemos hacer que alguien le ayude a leerla. También puede recibir esta carta en su idioma. Para ayuda gratuita, por favor llame inmediatamente al teléfono de Servicios al miembro/cliente que se encuentra al reverso de su tarjeta de identificación de Delta Dental o al 1-800-765-6003.

**重要通知：** 您能讀懂這封信嗎？如果不能，我們可以請人幫您閱讀。這封信也可以用您所講的語言書寫。如需幫助，請立即撥打登列在您的Delta Dental ID卡背面上的會員/客戶服務部的電話，或者撥打電話 1-800-765-6003。