

Your Dental Benefits

Specially Prepared for the Employees of Stoughton Hospital

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

Benefit Plan Des	sign	Delta Dental PPO When you see a Delta Dental PPO dentist	Delta Dental Premier When you see a Delta Dental Premier or any other dentist	
Individual Annual Ma	aximum	\$1,000	\$1,000	
Deductible	Individual Family	\$50 \$150	\$50 \$150	
Dependent Eligibility Dependents are eligible to the as noted for orthodontics	e date on which they attain ag	ge 26 and full-time student	s to the date on which they	attain age 26; except
Diagnostic & Preventi Exams Cleanings Fluoride treatments X-rays Space maintainers Deductible applies	ve Services	100% 100% 100% 100% 100% No	100% 100% 100% 100% 100% No	
Basic & Major Service Sealants Emergency treatment to rillings Endodontics – nonsurgical Endodontics – surgical Periodontics – surgical Extractions - nonsurgical Extractions - surgical Extractions - surgical extractions - surgical extractions - surgical and Crowns, inlays, onlays Bridges and dentures Repairs and adjustments Implants Deductible applies	relieve pain al al I other oral surgery	80% 80% 80% 80% 80% 80% 80% 80% 50% 50% 50% Yes	80% 80% 80% 80% 80% 80% 80% 50% 50% 50% Yes	
Orthodontic Services Coverage copayment Individual lifetime maximu Dependents eligible to ac Full-time students eligible Adult ortho Deductible applies	ie	50% \$1,500 19 19 No No	50% \$1,500 19 19 No No	



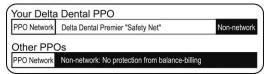
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A Better PPO from Delta Dental

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

With some PPO plans, you don't get much choice of providers. And if you go out of network, your provider may

balance-bill you. But your Delta Dental PPO plan is different. The Delta Dental PPO network, with more than 165,000 dentist locations nationwide, is backed by the Delta Dental Premier network, with more than 247,000 dentist locations nationwide – almost 80% of the nation's dentists. Your lowest out-of-pocket costs come from seeing



a Delta Dental PPO dentist, but you'll also enjoy cost advantages if you see a Delta Dental Premier dentist. That means savings on out-of-pocket costs **and** better choice. Here's an example:

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

	N	Noncontracted Dentists		
Advantages of Delta Dental Network Dentists		Premier Network Intists		
Delta Der	ital PPO Network De	ntists		
Agreed-to fee ceilings (no balance-billing): Dentist agrees to fee ceilings. If his/her normal charge is higher than the fee ceiling, he/she can't pass the balance on to you.			1	
Additional fee schedule savings: Dentist agrees to a reduced fee schedule. Saves out-of-pocket expenses for you.				
Convenient claims processing: Dentist is required to file claims on your behalf, saving you the hassle of doing so yourself. Claims payments go directly to the dentist.				
Treatment guarantees: Examples Repair or replace dental restorations should they fail within 24 months.				

Confirming Your Coverage

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

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

Delta Dental's Website

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

Visit www.deltadentalwi.com for eligibility, claims or dentist information.

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