



UNIVERSITY OF
NOTRE DAME

Individual dental plans for Notre Dame

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Keep your smile healthy with dental benefits from Delta Dental

Delta Dental is America's largest, most experienced dental carrier and our networks, Delta Dental Premier® and Delta Dental PPOSM, are the largest in the nation. As the marketplace leader, we deliver unmatched quality and value in our plans and services and provide millions of Americans with affordable access to oral health care.

Having an insurance policy administered by Delta Dental not only helps you get the regular care you need to stay healthy, it also gives you financial protection from unexpected, and often expensive, problems.

Protect yourself against potential losses

Routine dental cleanings and exams are expensive enough. Root canals and crowns can cost as much as \$1,000 each and periodontal procedures may run as much as \$1,000 per quadrant. Delta Dental coverage can help reduce your out-of-pocket costs.

Manage your health better with regular dental check-ups

Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection of certain diseases, like diabetes, has proven to be one of the best ways to prevent further complications. In addition, regular preventive dental care can lower your blood sugar levels actually helping you manage your overall health, as well as health care costs.* Covered services include oral exams, cleanings, and X-rays, as well as more complex services like bridges, crowns, dentures, denture repairs, fillings, gum disease treatment, oral surgery, and root canals. Treatment for temporomandibular joint disorders (TMD) is also covered.

Easy access to dentists, easy to use benefits

Delta Dental provides access to the largest dental network in the country. And your benefits are easy to use. Participating dental offices will complete and file claims for you, so there is no paperwork for you and you don't have to wait to get reimbursed when visiting participating providers.

Great coverage at a great price

Delta Dental benefits are affordably priced. For more information about costs and details of coverage, including exclusions and limitations, visit www.mysmilecoverage.com/ND or call **(800) 971-4108**.

*Sources: J Am Dent Assoc, Vol 134, No suppl_1, 41S-48S. 2003 American Dental Association and Dental Management of The Medically Compromised Patient, 7th Edition, 2008, Mosby Elsevier, St. Louis, MO.



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Benefit highlights

Your Delta Dental benefits include coverage at all levels of service—from routine cleanings to root canals. You can go to any licensed dentist, however, you may save on out-of-pocket costs by going to a Delta Dental PPO dentist.

Covered services	Plan I*		Plan II**	Plan I & II
	Delta Dental PPO Dentist	Delta Dental Premier or Non-par	Delta Dental PPO, Delta Dental Premier or Non-par Dentist	Waiting periods
Class I benefits				
Diagnostic and preventive services* —Used to evaluate existing conditions and/or to prevent dental abnormalities or diseases (includes exams and cleanings twice per year, bitewing X-rays, and fluoride treatments to age 14)	90%	70%	50%	None
Emergency palliative treatment* —Used to temporarily relieve pain	90%	70%	50%	None
Radiographs/diagnostic imaging* —X-rays as required for routine care or as necessary for the diagnosis of a specific condition	90%	70%	50%	6 months
Class II benefits				
Periodontal prophylaxis —Periodontal maintenance following active periodontal therapy	80%	80%	50%	6 months
Denture repair —Relines and repairs to bridges, removable bridges, partial dentures, and complete dentures	80%	80%	50%	6 months
Minor restorative services —Used to repair teeth damaged by disease or injury (for example, silver fillings and white fillings)	50%	50%	50%	6 months
Class III benefits				
Oral surgery services —Extractions and dental surgery, including local anesthesia, suturing, if needed, and routine post-operative care	50%	50%	50%	12 months
Endodontic services —Used to treat teeth with diseased or damaged nerves (for example, root canals)	50%	50%	50%	12 months
Periodontic services —Used to treat diseases of the gums and supporting structures of the teeth	50%	50%	50%	12 months
Prosthodontic services —Used to replace missing natural teeth (for example, bridges and dentures)	50%	50%	50%	12 months
Crown and cast restorations —Tooth restorations including metal and porcelain crowns	50%	50%	50%	12 months
TMD treatment —Treatment for jaw and facial joint disorders	50%	50%	50%	12 months
Maximums and deductible				
Contract year maximum	\$1,600 per member		\$1,000 per member	
TMD lifetime maximum	\$300 per member		\$300 per member	
Deductible (per contract year) *Deductible waived for these services	None		\$50 per member	

*Plan I—The payment is based on the participating status of the dentist: Delta Dental PPO—based on dentist’s submitted fee or the Delta Dental PPO dentist fee schedule, whichever is less; Delta Dental Premier—based on dentist’s submitted fee or the maximum approved fee, whichever is less; and non-par—based on dentist’s submitted fee or Delta Dental’s nonparticipating dentist fee, whichever is less. **Plan II—Payment is always based on dentist’s submitted fee or the Delta Dental PPO dentist fee schedule, whichever is less.

NOTES: The above summary is a sample of benefits. Policies have exclusions and limitations that may limit coverage. For complete coverage details, please refer to your policy (in Oregon, refer to policy INVD-100A-Delta). These dental plans are available exclusively to members of organizations offering Delta Dental to them. Products and services referred to in this brochure are not available in all states or jurisdictions.

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