

Delta Dental PPO *Plus* Premier  
for  
Hampshire County Group  
Insurance Trust



*Hampshire County Group Insurance Trust has partnered  
with Delta Dental for your family's oral health needs*

|  | Core Plan<br>Calendar Year Maximum = \$1,250<br>Deductibles = \$50/IND, \$150/FAM |           |                      | High Plan<br>Calendar Year Maximum = \$1,500<br>Deductibles = \$50/IND, \$150/FAM |           |                      | PPO Plan<br>Calendar Year Maximum = \$750<br>Deductibles = \$50/IND, \$150/FAM |           |                      |
|--|---|-----------|----------------------|---|-----------|----------------------|--|-----------|----------------------|
|  | PPO*  | Premier** | Non-Participating ** | PPO*  | Premier** | Non-Participating ** | PPO*   | Premier** | Non-Participating ** |
| <b>Preventive</b>                                |   |           |                      |   |           |                      |  |           |                      |
| Diagnostic                                       | 100%  | 100%      | 100%                 | 100%  | 100%      | 100%                 | 100%   | 100%      | 100%                 |
| Preventive                                       | 100%  | 100%      | 100%                 | 100%  | 100%      | 100%                 | 100%   | 100%      | 100%                 |
| <b>Basic</b>                                     |   |           |                      |   |           |                      |  |           |                      |
| Basic Restorative                                | 100%  | 80%       | 80%                  | 100%  | 80%       | 80%                  | 50%  | 50%       | 50%                  |
| Oral Surgical                                    | 100%  | 80%       | 80%                  | 100%  | 80%       | 80%                  | 50%  | 50%       | 50%                  |
| Periodontics                                     | 100%  | 80%       | 80%                  | 100%  | 80%       | 80%                  | 50%  | 50%       | 50%                  |
| Endodontics                                      | 100%  | 80%       | 80%                  | 100%  | 80%       | 80%                  | 50%  | 50%       | 50%                  |
| Prosthetic Maintenance                           | 100%  | 80%       | 80%                  | 100%  | 80%       | 80%                  | 50%  | 50%       | 50%                  |
| Emergency Dental Care                            | 100%  | 80%       | 80%                  | 100%  | 80%       | 80%                  | 50%  | 50%       | 50%                  |
| General Anesthesia for Covered Surgical Services | 100%  | 80%       | 80%                  | 100%  | 80%       | 80%                  | 50%  | 50%       | 50%                  |
| Periodontal Cleanings ( 4x's every 12 months)    | 100%  | 100%      | 100%                 | 100%  | 100%      | 100%                 | 100%   | 100%      | 100%                 |
| <b>Major</b>                                     |   |           |                      |   |           |                      |  |           |                      |
| Major Restorative                                | 0%  | 0%        | 0%                   | 50%   | 50%       | 50%                  | 50%  | 50%       | 50%                  |
| Prosthodontics                                   | 0%  | 0%        | 0%                   | 50%   | 50%       | 50%                  | 50%  | 50%       | 50%                  |

\*Deductibles apply to Type 2 & 3 Services

\*Right Start for Kids included.

\*Deductibles apply to Type 2 & 3 Services

\*12 Month Waiting Period on Major Services

\*Right Start for Kids included.

\*Deductibles apply to Type 2 & 3 Services

\*Periodontal Maintenance at 100%

\*\*Right Start for Kids included.

#### Delta Dental PPO Plus Premier – Passive Plan Design

The Delta Dental PPO Plus Premier program combines two of the Delta Dental national dental networks, Delta Dental PPO and Delta Dental Premier, giving you access to dentists that participate in both. Most dentists in the country participate in one or both of these networks so, chances are, your dentist is in one of them. Your dental plan covers services provided by non-participating dentists as well.

**\*In-network benefits are provided under this plan for covered dental services received from a participating Delta Dental PPO dentist. Members who visit Delta Dental PPO dentists will receive the deepest discounts as dentists agree to accept the contracted allowances for services rendered as payment in full.**

**\*\*Out-of-network benefits are provided under this plan for covered dental services that are not received from a participating Delta Dental PPO dentist. If a member receives care from a Delta Dental Premier dentist, reimbursement is based on either the dentist's pre-negotiated fee or the maximum allowable fee, whichever is less. The Delta Dental Premier dentist cannot balance bill the member up to their submitted charge. There are different claims procedures for dentists who do not participate in any of the Delta Dental networks. Payments for services rendered by a non-participating dentist (non Delta Dental Premier or non Delta Dental PPO dentist) will not exceed the maximum allowance for the geographic area in which the dentist practices. Members who visit a non-participating dentist will also be responsible for any difference between Delta Dental's payment and the dentist's submitted fee.**

\*\*\*Maximum Plan Allowance - the payment amount



## Who we are

For nearly 70 years, Delta Dental has been dedicated to delivering great dental plans. Delta Dental's mission is to provide oral health for all, enhancing the overall health for all. We do this by providing comprehensive plans allowing affordable dental care for our members.

## Select a Plan

Delta Dental offers two plans to HCGIT members to allow you to select the plan that best meets your needs.

**Delta PPO Core Plan**  
covering your preventive, diagnostic and basic restorative dental needs.

**Delta PPO High Plan**  
covering your preventive, diagnostic, basic and major restorative needs.

## Gain Access to Two Networks

Whether you select the Base or Premium Plan, you have the flexibility to access two different Delta Dental networks that allow you to manage your out-of-pocket costs. An estimated 95% of the providers in Massachusetts, and 75% of providers nationally participate in one or both networks, so you are covered where you live and where you may travel.

### Delta Dental PPO<sup>SM</sup>

This is a smaller network of dentists who offer dental care at a deeply discounted rate, allowing you to maximize the value of your plan.

### Delta Dental Premier<sup>®</sup>

This provides a larger network of dentists, but you will have a higher out-of-pocket cost for services not covered in full.

You can also see a dentist outside of our contracted networks – however, you will likely pay more.



## Find a provider

To find a provider or to see if your current provider is in one of our networks

**Visit:** [deltadentalma.com](https://deltadentalma.com) and click on “Find a Dentist”

**Call:** 800-872-0500

## Pre-Treatment Estimate

If your dentist expects that your treatment will cost more than \$300, they need to send a copy of their treatment plan to Delta Dental before you receive care. A treatment plan is a description of the procedures and how much they will cost. Delta Dental will review your treatment plan and notify your dentist regarding your available coverage for those services and notify you of your out-of-pocket amount.





# Rollover Maximum Benefit Summary

## With *Rollover Max* from Delta Dental, you won't lose what you don't use.

Thanks to the *Rollover Max* benefit from Delta Dental, you can save some of your unused benefit dollars to be applied to future services that would otherwise exceed your plan maximum.

## *Rollover Max* is easy and automatic.

- To qualify for *Rollover Max*, **you must receive at least one cleaning or oral exam in the plan year.** If you don't receive a cleaning or exam, you won't be eligible to rollover any of your benefit dollars to the following year.
- In addition, your paid claims must not exceed the Plan Year Maximum "threshold" amounts outlined in the chart below.
- Once you qualify, some of your unused annual Plan Year maximum benefit dollars will automatically rollover for use in your next plan year and beyond. The amounts are outlined in the chart below.
- Annual Plan Year Maximum dollars are used first. *Rollover Max* dollars are used after the annual maximum amount for your plan has been exhausted.
- *Rollover Max* dollars cannot be applied to orthodontic treatment or other lifetime benefits.
- You must be enrolled for dental coverage before the 4th quarter of the plan (10/1-12/31) to qualify for the rollover that year.

## How *Rollover Max* works.

The chart below shows how *Rollover Max* is calculated based on your plan's annual Plan Year Maximum level.

## *Rollover Max* increases your dental benefit value.

You get more flexibility in planning and paying for your dental care, as well as the peace of mind knowing you have more benefits—if you need them, when you need them. Best of all, *Rollover Max* comes as part of your Delta Dental coverage.

|  | Your Plan Year Maximum benefit amount. | If your total yearly claims don't exceed this threshold amount. | Then you can roll over this amount to use next year, and beyond. | Your accumulated rollover total will not exceed this amount. |
|--|--|---|--|--|
|  |  |   |  |  |

## How to check your *Rollover Max* balance online:

- Log on to your account at [deltadentalma.com](https://deltadentalma.com) (You'll need to register if this will be your first visit.)
- Click on Benefit Maximums.
- The rollover amount for each member will be listed under *Rollover Maximum*.

## Rollover Max increases your dental benefit value.

You get more flexibility in planning and paying for your dental care, as well as the peace of mind knowing you have more benefits—if you need them, when you need them. Best of all, Rollover Max comes as part of your Delta Dental coverage. There's no additional fee.

### How Rollover Max works.

The chart below shows how Rollover Max is calculated based on various annual maximum benefit levels. Annual maximum amounts vary by plan, so check with your company's benefits administrator to find out what your plan's annual maximum benefit amount is.

| Your plan's annual maximum benefit amount. | If your total yearly claims don't exceed this threshold amount... | Then you can roll over this amount to use next year, and beyond. | Your accumulated rollover total will not exceed this amount. |
|--|---|--|--|
| \$500-\$700                                | \$200   | \$150  | \$500  |
| \$750-\$950                                | \$300   | \$200  | \$500  |
| \$1,000-\$1,200                            | \$500   | \$350  | \$1,000  |
| \$1,250-\$1,450                            | \$600   | \$450  | \$1,250  |
| \$1,500-\$1,950                            | \$700   | \$500  | \$1,250  |
| \$2,000-\$2,450                            | \$800   | \$600  | \$1,500  |
| \$2,500-\$2,950                            | \$900   | \$700  | \$1,500  |
| \$3,000 or more                            | \$1,000   | \$750  | \$1,500  |

The chart below is a four-year example of how Rollover Max is applied based on a member's annual maximum amount of \$1,000.

|                                       | Year One                   | Year Two              | Year Three                | Year Four                  |
|---------------------------------------|----------------------------|-----------------------|---------------------------|----------------------------|
| Your annual maximum amount            | \$1,000                    | \$1,000               | \$1,000                   | \$1,000                    |
| Rollover amount from previous year    | N/A                        | \$350                 | \$350                     | \$150                      |
| Benefit dollars available             | \$1,000                    | \$1,350               | \$1,350                   | \$1,150                    |
| Your total claims paid*               | \$400<br>(less than \$500) | \$800<br>(over \$500) | \$1,200**<br>(over \$500) | \$300<br>(less than \$500) |
| Cleaning or oral exam during year     | Yes                        | Yes                   | Yes                       | Yes                        |
| Rollover amount                       | \$350                      | \$0                   | \$0                       | \$350                      |
| Accumulated <i>Rollover Max</i> total | \$350                      | \$350                 | \$150                     | \$500                      |

The benefit dollars available to this member in Year Five would be \$1,500.

\* In this example, "Your total claims paid" cannot exceed the "threshold" amount (of \$500) based on the annual maximum amount of \$1,000. In order to qualify for Rollover Max, your total claims paid must not exceed the designated "threshold" amount for your plan's annual maximum amount. Reference the second column of the top chart for your plan's "threshold" amount.

\*\* In Year Three, the \$1,000 annual maximum was exceeded, but the member had enough Rollover Max dollars accumulated (\$350) to cover the additional \$200 cost.

# Give Your Employees Even More to Smile About!



## Delta Dental of Massachusetts' Right Start for Kids Removes Cost Barriers to Dental Care

Dental coverage is important to your employees and your business.

It helps keep their smiles healthy and contributes to their overall health and well-being, and that of their families. And offering them great Delta Dental coverage can play a big role in your recruiting and retaining employees.

Keeping your employee's smiles health also pays off in higher productivity, as employees with poor oral health miss more work due to unplanned dental visits<sup>1</sup> The problem is even more stark with children where children with poor oral health were 3 times more likely to miss school for things like tooth pain.<sup>2</sup> Now you can add our unique Right Start for Kids option to your dental plan – making it even easier – and more affordable -- for them to take care of their children's oral health.

**Right Start for Kids provides 100% coverage for**

**diagnostic, preventive, basic and major services for children up to their 13th birthday.** There is no deductible when they get care from an in-network dentist. The benefit does not apply to orthodontic coverage.

The best part is they can use the same in-network dentists from the PPO and Premier networks and we will apply the benefits. There is no paperwork or claim forms.

You can add this new option to any Delta Dental group plan that has more than 50 enrollees. To do so, reach out to your account executive or broker.

To help you roll this out, we will provide you with announcement email content, a member information sheet and link to our Right Start for Kids web page. This page contains benefit information, as well as links to wellness content for children.

### RIGHT START FOR KIDS

Coverage for age 12 and under

100% coverage for covered services (preventive, basic, major)

No Deductible

Does not apply to orthodontics; orthodontic coinsurance applies

Annual benefit maximum applies

Exclusions and Limitations apply

\*Non-participating dentists may balance bill. Subscribers are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.

### Sample PPO Plus Premier Right Start for Kids Plan Design

#### Age 12 and under

| Benefit                           | In-Network | Out of Network* |
|-----------------------------------|------------|-----------------|
| Deductible                        | None       | None            |
| Preventive/Diagnostic Coinsurance | 100%       | 100%            |
| Basic Restorative                 | 100%       | 100%            |
| Major Restorative                 | 100%       | 100%            |

1 Kelekar U, Naavaal S. Hours Lost to Planned and Unplanned Dental Visits Among US Adults. Prev Chronic Dis 2018;15:170225. DOI: <http://dx.doi.org/10.5888/pcd15.170225>external icon

2 American Journal of Public Health - <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC322359/>

## Member Discounts

As a member of Delta Dental, you can take advantage of discounts on Sonic toothbrushes and replacement heads.

Discounts are also available for hearing tests, diagnostics and hearing aids through Amplifon.

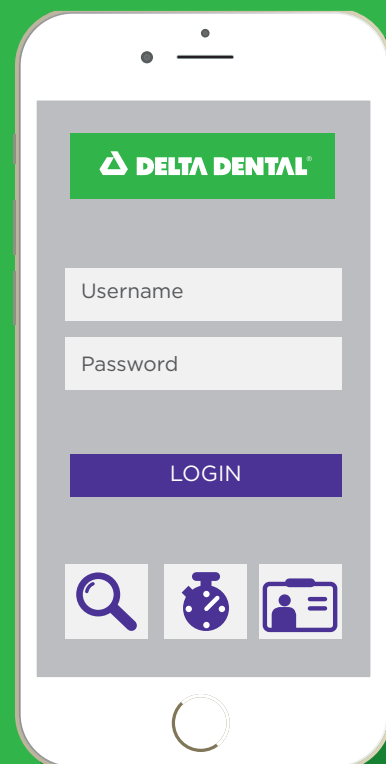
Details and discounts are available [deltadentalma.com](http://deltadentalma.com).



## Use our app to access your dental plan anytime, anywhere.

Download our Delta Dental mobile app and get instant access to:

- Mobile ID card
- Dentist search
- Cost estimator







**Contact us with any questions.**

Email us at [customer.care@deltadentalma.com](mailto:customer.care@deltadentalma.com)

**Customer Service** Call 800-872-0500

Mon. - Thurs. 8:30 a.m. - 8:00 p.m.

Fri. 8:30 a.m. - 4:30 p.m.

A 24-hour automated voice response is also available after hours and on weekends.

**[deltadentalma.com](http://deltadentalma.com)**

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