

## RI BAR ASSOCIATION

**Product Name:** Delta Dental Premier®

**Plan Type:** National Coverage

The information listed here is not a guarantee of payment. Payment is based on the Delta Dental allowance for each procedure. To be covered, services must be dentally necessary and in accordance with Delta Dental's treatment guidelines. All services must be performed in a dental office. These benefits are listed according to the level of coverage (i.e. 100%, 80%). Your group number is 1706. Coverage for benefits with time limitations (i.e. 6, 12, 24, 36 or 60 months) is calculated to the exact day.

### FOR MEMBERS AGE 19 & OVER

The annual maximum is: \$1500

The annual deductible is: N/A

Out of pocket maximum: N/A

### FOR MEMBERS UNDER AGE 19

The annual maximum is: Unlimited

The annual deductible is: N/A

Out of pocket maximum: \$350 per child/\$700 per family

Pretreatment estimates are recommended for underlined procedures.

### Plan pays 100%; Member Coinsurance 0%

- Oral exams-twice per calendar year
- Cleanings-twice per calendar year
- Fluoride treatment for children under age 19 twice per calendar year
- Bitewing x-rays-one set per calendar year over age 19 / 2 sets per calendar year under age 19
- Complete x-ray series or panoramic film every 60 months
- Single x-rays as required
- Sealants for children under age 19, once every 24 months on unrestored permanent molars
- Palliative treatment (minor procedures necessary to relieve acute pain) twice per calendar year
- Amalgam (silver) fillings. Composite (white) fillings on front teeth only. For composite fillings on back teeth, the plan pays up to what would have been paid for an amalgam filling. Patient is responsible for the balance up to the dentist's charge.
- Space maintainers - for children under age 19, once per lifetime for lost deciduous (baby) teeth
- Extractions and other routine oral surgery not covered by a patient's medical plan
- General anesthesia or intravenous (I.V.) sedation for certain complex surgical procedures
- Root canal therapy
- Repairs to existing partial or complete dentures once per calendar year
- Recementing crowns or bridges once every 60 months
- Rebasement or relining of partial or complete dentures once every 60 months
- Crowns over natural teeth, build ups, posts and cores - replacement limited to once every 60 months

### Plan pays 50%; Member Coinsurance 50%

- Periodontal maintenance following active therapy - two per year
- Bridges and crowns over implants - replacement limited to once every 60 months
- Partial and Complete dentures - replacement limited to once every 60 months
- Root planing and scaling once per quadrant every 24 months.
- Osseous (bone) surgery once per quadrant every 36 months (bone grafts are not covered).
- Gingivectomies once per site every 36 months.
- Soft tissue grafts once per site every 60 months
- Crown lengthening once per site every 60 months
- Surgical placement of endosteal implant and abutment, once per tooth site per lifetime.
- Occlusal guards for children under age 19 - replacement limited to once every 12 months. Not covered when used as an athletic mouthguard.

### Plan pays 50%; Member Coinsurance 50%; \$1500 lifetime maximum

- Elective orthodontic treatment for a child under 19, lifetime maximum applies; no pre-approval required.
- Medically necessary orthodontics due to severe and handicapping malocclusion requires prior approval; if approved, no lifetime maximum applied.

**Dependent coverage** - Dependent children are covered up until the end of the month that they turn age 26.

**Rates effective 2/1/2023-1/31/2025:** Individual: \$43.22

Family: \$149.89

This is a summary of benefits. The information shown here is not a guarantee of payment. Payment is based on the Delta Dental allowance for each service. Refer to the Certificate of Coverage for the full plan terms. The Certificate includes any limitations or exclusions not seen here. For a complete listing of frequencies and limitations go to [deltadentalri.com/el](https://deltadentalri.com/el). To be covered, services must be dentally necessary and appropriate as per our review guidelines.

**Note: If covered, crowns, bridges, partials and complete dentures are paid when the permanent structure is inserted (seated) by the dentist.** Member coverage must be active on the date that the permanent structure is inserted and payment is based on benefits available on that day — for example, if the member's annual maximum has been paid prior to the insertion of the permanent structure, the service will not be paid.

\* Time limits on services (e.g. 6, 12, 24, 36, or 60 months) are figured to the exact day. Services are then covered the following day. For example, when a service is covered once every 12 months, if the service was done on July 1, it will not be covered again until the following year on July 2 or after.

### Out-of-Network Coverage

You have the freedom to choose any dentist, but it is important to know that your out-of-pocket costs may be higher when you visit a dentist who does not participate in our network. Non-participating dentists have not agreed to accept the Delta Dental allowance as payment in full, so services from a non-participating dentist may cost you more. You may also have to pay the dentist at the time of service and file a claim yourself. To be eligible, all claims must be filed within one year of the date of service. To find a participating dentist near you, use our Find a Dentist tool at [deltadentalri.com](https://deltadentalri.com).

### How to Find a Dentist

When you choose from Delta Dental's extensive network of dentists, you're sure to find one that's right for you. Visit [deltadentalri.com](https://deltadentalri.com) to use our online Find a Dentist tool. You can see if your current dentist is in our network or look for a new participating dentist by searching by name, location or specialty. Enter your address or other criteria important to you (extended hours, languages spoken, etc.), and our tool will return a list of participating dentists that meet your needs – as well as maps and driving directions.

### Beyond Benefits

When you visit us at [deltadentalri.com](https://deltadentalri.com), you can access a wealth of important dental health information and manage your plan by:

- Checking your benefits and claims
- Reviewing your deductibles and maximums
- Using our Find A Dentist tool to find a dentist in your area

### Notice of Nondiscrimination and Accessibility Policy

Delta Dental of Rhode Island does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-843-3582.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-843-3582.