

Your Dental Benefits

Delta Dental of Wisconsin

Specially Prepared for the Employees of **Foth & Van Dyke LLC** **Deluxe Plan**

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 Design

Delta PPO

When you see a
Delta Dental
PPO dentist

Delta Premier

When you see a
Delta Dental Premier
or any other dentist

Individual Annual Maximum

\$1,500

\$1,500

Deductible

Individual
Family

\$50

\$50

\$100

\$100

Dependent Eligibility

Dependents are eligible to the date on which they attain age 26 regardless of full-time student status

Diagnostic & Preventive Services

Exams	100%	100%
Cleanings	100%	100%
Fluoride treatments	100%	100%
X-rays	100%	100%
Sealants	100%	100%
Space maintainers	100%	100%
Brush Biopsy	100%	100%
Deductible applies	No	No

*Periodontal cleanings (4910) and brush biopsies are covered at 100% and apply towards the annual maximum

Basic & Major Services

Emergency treatment to relieve pain	80%	80%
Fillings	80%	80%
Endodontics – nonsurgical	80%	80%
Endodontics – surgical	80%	80%
Periodontics – nonsurgical	80%	80%
Periodontics – surgical	80%	80%
Extractions - nonsurgical	80%	80%
Extractions - surgical and other oral surgery	80%	80%
Crowns, inlays, onlays	80%	80%
Bridges and dentures	50%	50%
Repairs and adjustments to bridges and dentures	80%	80%
Implants	50%	50%
Deductible applies	Yes	Yes

Orthodontic Services

Coverage copayment	50%	50%
Individual lifetime maximum	\$1,500	\$1,500
Dependents eligible to age	26	26
Full-time students eligible to age	26	26
Adult ortho	No	No
Deductible applies	Yes	Yes

Special Plan Provisions (see following pages for more information)

Evidence-Based Integrated Care Plan	Yes	Yes
Check-up Plus	Yes	Yes

For additional information on the PPO and Premier networks and Special Plan Provisions, please review the pages following this summary.

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A Better PPO from Delta Dental

Delta Dental has more dentists in more locations than anyone. Simple as that.

With some PPO plans, you don't get many provider options. And when you go to an out-of-network provider you'll probably be balance-billed for any non-covered fees. But your Delta Dental PPO plan is different. **And seeing a Delta Dental PPO dentist will save you money.**

Your Delta Dental PPO		
PPO Network	Delta Dental Premier "Safety Net"	Non-network
Other PPOs		
PPO Network	Non-network: No protection from balance-billing	

The Delta Dental PPO network, with more than 154,000 dentist locations nationwide, is backed by our Premier network, which includes more than 236,000 dentist locations nationwide. Your lowest out-of-pocket costs will 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 more options and more out-of-pocket savings for you. Here's an example:

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

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

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.

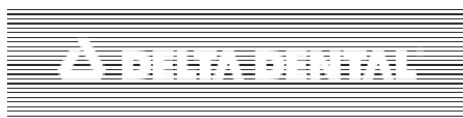
Also, before scheduling appointments for extensive dental care, you may ask your dentist to send the treatment plan to Delta Dental. The plan will be reviewed by Delta Dental, and a **Predetermination of Benefits** form will be returned to you and your dentist. You and your dentist may then discuss the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

Delta Dental's Website

Delta Dental's website has a lot to offer. You can use it to obtain information about coverage under your plan, check the status of your claims, find a network dentist, and learn ways to improve and protect your oral health.

For eligibility, claims or dentist information, visit our website at: www.deltadentalwi.com

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!



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Special Plan Provisions

Your group dental plan from Delta Dental of Wisconsin includes one or more special features designed to encourage good oral health and promote overall health as well. Details of these provision(s) are addressed in the policy amendments provided with your dental plan handbook. Below is a brief summary.

Evidence-Based Integrated Care Plan: Expanded benefits for persons with medical conditions that have oral health implications

- Delta Dental of Wisconsin's Evidence-Based Integrated Care Plan (EBICP) option is included in your plan. It provides additional benefits for persons with medical conditions that have oral health implications. Conditions include:
 - Diabetes
 - Pregnancy
 - Specific heart conditions that pose a risk of certain types of infection
 - Kidney failure or dialysis
 - Suppressed immune system
 - Cancer therapy
 - Periodontal disease
- EBICP's unique enrollment mechanism requires no medical claims be filed.
- EBICP requires self-enrollment by the patient or his/her dentist at Delta Dental's website, or by calling 800-236-3712.
- Learn more at www.deltadentalwi.com/EBICP.

Check-up Plus: Promoting wellness

- With Check-up Plus, you can obtain diagnostic and preventive services without the costs of those services applying to your individual annual maximum. (Diagnostic and preventive services include examinations, x-rays, regular cleanings and other related treatments).
- The full value of your annual maximum is applied to the benefits you receive for basic and major restorative services.
- Check-up Plus promotes regular visits to the dentist for exams and cleanings, which can improve your oral health and overall health.