

Plan Benefit Highlights for: Pelham City Schools

Group No: 01277

Effective Date: 7/1/2011

DELTA DENTAL PPOSM

BENEFIT HIGHLIGHTS

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|-------------------------------|---|
| Eligibility | Primary enrollee, spouse and eligible dependent children to age 19 or to age 26 if dependent is full-time student |
| Deductibles | \$50 per person / \$150 per family each calendar year |
| Deductibles waived for D & P? | Yes |
| Maximums | \$750 per person each calendar year |
| D & P counts toward maximum? | Yes |

| Benefits and Covered Services* | Delta Dental PPO dentists** | Non-PPO dentists** |
|---|------------------------------------|---------------------------|
| Diagnostic & Preventive Services (D & P) Exams, cleanings, x-ray, fluoride treatment, space maintainers | 100 % | 100 % |
| Basic Services Fillings, denture repairs, sealants | 80 % | 80 % |
| Endodontics (root canals) Covered Under Basic Services | 80 % | 80 % |
| Periodontics (gum treatment) Covered Under Basic Services | 80 % | 80 % |
| Oral Surgery Incisions, excisions, surgical removal of tooth. Covered Under Basic Services | 80 % | 80 % |
| Major Services Crowns, inlays, onlays, cast restorations, bridges and dentures | 50 % | 50 % |
| Orthodontic Benefits dependent children | 50 % | 50 % |
| Orthodontic Maximums Lifetime | \$ 1,500 Lifetime | \$ 1,500 Lifetime |

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and 80th percentile for non-Delta Dental dentists.

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| Delta Dental Insurance Company 1130 Sanctuary Parkway, Suite 600 Alpharetta, GA 30009 | Customer Service 800-521-2651 | Claims Address P.O. Box 1809 Alpharetta, GA 30023-1809 |
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deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.