

**Benefits for Stafford Consulting Company Inc.**  
**Group Number: 403505**  
**Effective Date: April 1, 2018**

**PPO Dental Plan**

<b>Annual Deductible</b> (Applies to Basic and Major Services)	\$50 per person; \$150 per family
<b>Annual Maximum</b>	\$1,500 per person
<b>Orthodontic Lifetime Maximum</b>	\$1,500 per person
<b>MaxOver™ Carryover</b>	Your plan allows a portion of an enrollee's annual maximum to be carried over to the next year.
<b>Healthy Smile, Healthy You® Program</b>	Your plan provides additional cleanings and/or application of topical fluoride to enrollees with specific health conditions such as pregnancy, diabetes, high-risk cardiac conditions or who are undergoing cancer treatment via chemotherapy and/or radiation. Enrollment in the <b>Healthy Smile, Healthy You Program</b> is simple. Visit <a href="http://DeltaDentalVA.com">DeltaDentalVA.com</a> to print an enrollment form.

<b>Covered Benefits</b>					
Delta Dental will pay the stated percentage of the plan allowance based on the dentist's participation with Delta Dental.					
Coverage	In-Network		Out-of-Network	Benefit Limitations	Benefit Waiting Period
	PPO	Premier			
<b>Diagnostic and Preventive Services</b> <ul style="list-style-type: none"> <li>• Oral exams and cleanings</li> <li>• Fluoride applications</li> <li>• Bitewing X-rays</li> <li>• Full mouth/panelpipse X-rays</li> <li>• Sealants</li> <li>• Space maintainers</li> <li>• Palliative (emergency) treatment</li> </ul>	<b>100%</b>	<b>100%</b>	<b>100%</b>	Twice in a 12-month period. Periodontal cleaning is considered a regular cleaning and is subject to the benefit limits for regular cleanings.  Once in a 12-month period for enrollees under the age of 19.  Bitewing X-rays are limited to once in a 12-month period limited to a maximum of 4 films or a set (7-8 films) of vertical bitewings.  Once in a 36 month period.  One application per tooth for enrollees under the age of 16 on non-carious, non-restored 1 <sup>st</sup> and 2 <sup>nd</sup> permanent molars.  Once per quadrant per arch for enrollees under the age of 14.  Twice in a 12-month period.	<b>None</b>
<b>Basic Services</b> <ul style="list-style-type: none"> <li>• Amalgam (silver) and composite (white) fillings</li> <li>• Stainless steel crowns</li> <li>• Simple extractions</li> <li>• Endodontic services/root canal therapy</li> <li>• Periodontic services</li> <li>• Complex oral surgery</li> <li>• Denture repair and recementation of crowns, bridges and dentures</li> </ul>	<b>80%</b>	<b>80%</b>	<b>80%</b>	Once per surface in a 24-month period.  Primary (baby) teeth for enrollees under the age of 14.  Retreatment only after 24 months from initial root canal therapy treatment.  Once per quadrant in a 24-36 month period based on services rendered.  Surgical extractions and other surgical procedures.  Once in a 12-month period after 6 months from initial placement.	<b>None</b>

### Covered Benefits

Delta Dental will pay the stated percentage of the plan allowance based on the dentist's participation with Delta Dental.

Coverage	In-Network		Out-of-Network	Benefit Limitations	Benefit Waiting Period
	PPO	Premier			
<b>Major Services</b> <ul style="list-style-type: none"> <li>• Crowns</li> <li>• Prosthodontics, removable and fixed</li> <li>• Implants</li> </ul>	50%	50%	50%	Once per tooth in a 60-month period for enrollees age 12 and older. Once in a 60-month period for enrollees age 16 and older. Once per site for enrollees age 16 and older.	None
<b>Orthodontic Services</b> <ul style="list-style-type: none"> <li>• Treatment for the proper alignment of teeth</li> </ul>	50%	50%	50%	For subscriber and covered dependents.	None

#### COVERAGE IS AVAILABLE FOR

- Enrollee, spouse or domestic partner
- Dependent children to the end of the month they reach age 26 (the "limiting age").

#### CHOOSING A DENTIST

You may select the dentist of your choice. However, to get the full advantage of your Delta Dental coverage, you should choose a dentist who participates in the Delta Dental network(s) covered by your plan.

Delta Dental PPO dentists have agreed to accept Delta Dental's PPO plan allowance, plus any required coinsurance and deductible (if applicable) as payment in full. Delta Dental Premier dentists have not agreed to accept the Delta Dental PPO plan allowance as payment in full. You are responsible for any required coinsurance and deductible (if applicable), as well as the difference between the Delta Dental PPO and Delta Dental Premier plan allowances. Delta Dental PPO and Delta Dental Premier dentists will submit claims directly to Delta Dental and we will issue the payment to the dentist.

Non-Participating dentists have not agreed to accept Delta Dental's plan allowance as full payment. After Delta Dental pays its portion of the bill, you are responsible for any required coinsurance and deductible (if applicable), as well as the difference between the non-participating dentist's charge and Delta Dental's payment. Payment will be made to you, unless Virginia law requires otherwise.

Please visit [DeltaDentalVA.com](http://DeltaDentalVA.com) to find a participating dentist in your area.

The following chart illustrates how choosing a network dentist helps you save on out-of-pocket costs.

	PPO Network Dentist	Premier Network Dentist	Non-Participating Dentist
<b>Dentist's Charge for Covered Procedure</b>	<b>\$215.00</b>	<b>\$215.00</b>	<b>\$215.00</b>
<b>Delta Dental's Plan Allowance</b>	<b>\$126.00</b>	<b>\$126.00</b>	<b>\$126.00</b>
<b>Coinsurance Percentage</b>	<b>80%</b>	<b>80%</b>	<b>80%</b>
<b>Delta Dental's Payment</b>	<b>\$100.80</b>	<b>\$100.80</b>	<b>\$100.80</b>
<b>Delta Dental's Premier Plan Allowance</b>	<b>N/A</b>	<b>\$169.00</b>	<b>N/A</b>
<b>Patient Payment*</b>	<b>\$25.20</b>	<b>\$68.20</b>	<b>\$114.20</b>

*The example shown is for illustrative purposes only. Payment structures may vary between plans.*

*The preceding information is a brief description of the services covered under your plan. It is not intended for use as a summary plan description nor is it designed to serve as an Evidence of Coverage. If you have specific questions regarding benefit structure, limitations or exclusions, consult the plan document or call Delta Dental's Benefit Services Department at 800-237-6060.*