

UBT Dental Plan

The "YOU" choose PLAN

You choose what the plan pays. You can go to any licensed dentist, but your coverage levels will be higher if you choose a dentist who participates in the Delta Dental PPO network.

If you do not go to a Delta Dental PPO dentist, you can still save money if you choose a Delta Dental Premier® dentist

If you choose a dentist who doesn't participate in either plan, you are responsible for any difference between Delta Dental's fee and the amount charged by the dentist.

	PPO Dentist	Premier Dentist	Nonparticipating Dentist
Effective Date: July 1, 2010	Plan Pays	Plan Pays	Plan Pays
Annual maximum \$1,500 per person per benefit year			
CLASS 1			
Diagnostic and Preventive Services – Used to diagnose and/or prevent dental abnormalities or disease (includes exams, cleanings, and fluoride treatments).	100%	100%	100%
Emergency Palliative Treatment – Used to temporarily relieve pain.	100%	100%	100%
Radiographs – X-rays.	100%	100%	100%
Sealants – Dental sealants to prevent decay of permanent molars (to age 19 on permanent molars; once per tooth per three years).	100%	100%	100%
Annual \$25 Deductible (does not apply to Class 1 & 4 services)			
CLASS 2			
Minor Restorative Services – Used to repair teeth damaged by disease or injury (for example, fillings).	100%	65%	65%
Oral Surgery Services – Extractions and dental surgery, including preoperative and postoperative care.	100%	65%	65%
Periodontics – Used to treat diseases of the gums and supporting structures of the teeth.	100%	65%	65%
Endodontics – Used to treat teeth with diseased or damaged nerves (for example, root canals).	100%	65%	65%
CLASS 3			
Major Restorative Services – Used when teeth cannot be restored with another filling material (for example, crowns).	60%	50%	50%
Prosthodontics – Used to replace missing natural teeth (for example, bridges, endosteal implants, and dentures).	60%	50%	50%
Lifetime Orthodontic Maximum \$1,500			
CLASS 4			
Orthodontic Services (to age 19 or 23 if student) – Used to correct malposed teeth and/or facial bones (for example, braces)	50%	50%	50%

Customer Service toll-free number (800) 228.5088 or local 614.508.2255
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