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**Coverage Summary for
Emerson College
Group # 006041 Buy Up Plan
Effective 1/1/26**

Deductible: \$50 per individual / \$150 per family. Deductible does not apply for members under age 13.
Deductible waived for Diagnostic and Preventive categories.
Calendar Year Maximum: \$2,000 per person.

Category / Procedure	Qualifications	Co-insurance		Co-insurance	
		Members under age 13		Members age 13 and older	
		In Network	Out of Network*	In Network	Out of Network*
Diagnostic		100%	100%	100%	100%
Comprehensive Evaluation	Once every 60 months.				
Periodic Oral Exam	Once every 6 months.				
Panoramic or Full Mouth X-rays	Once every 60 months.				
Bitewing X-rays	Once every 6 months.				
Single Tooth X-rays	As needed.				
Preventive		100%	100%	100%	100%
Teeth Cleaning	Once every 6 months.				
Fluoride Treatments	Once every 6 months for members under age 19.				
Space Maintainers	Required due to the premature loss of teeth. For members under age 14 and not for the replacement of primary or permanent anterior teeth.				
Sealants	Unrestored permanent molars, every 4 years per tooth for members through age 15. Sealants also covered for members age 16 up to age 19 with a recent cavity and are at risk for decay.				
Restorative		100%	100%	80%	80%
Silver Fillings	Once every 24 months per surface per tooth.				
White Fillings (Front Teeth)	Once every 24 months per surface per tooth.				
Inlays and White Fillings (Back Teeth)	Covered only for single surfaces. Once every 24 months per surface, per tooth, multi-surfaces will be processed as a silver filling and the patient is responsible for the difference between the silver filling and the Delta Dental negotiated fee for white fillings, where permitted by state law. In other states, the patient may be responsible for paying up to the provider's full submitted charge for white fillings.				
Protective Restorations	Once per tooth.				
Stainless Steel Crowns	Once every 24 months per tooth (on primary teeth only).				
Oral Surgery		100%	100%	80%	80%
Extractions	Once per tooth.				
General Anesthesia	General Anesthesia and IV sedation allowed with covered surgical impacted wisdom teeth only (up to one hour).				
Periodontics (on natural teeth only)		100%	100%	80%	80%
Periodontal Surgery	One surgical procedure per quadrant in 36 months.				
Scaling and Root Planing	Once in 24 months, per quadrant. No more than 2 quadrants per date of service.				
Bone Grafts/GTR	No more than 2 teeth per quadrant per 36 months on natural teeth.				
Periodontal Cleaning	4 times every 12 months following active periodontal treatment. Not to be combined with preventive cleanings.	100%	100%	100%	100%
Endodontics		100%	100%	80%	80%
Root Canal Treatment	Once per tooth.				
Root Canal Retreatment	Once per tooth after 24 months have elapsed from initial treatment.				
Vital Pulpotomy	Limited to deciduous teeth.				
Prosthetic Maintenance		100%	100%	80%	80%
Bridge or Denture Repair	Once per bridge/denture per 12 months, after 24 months of initial insertion.				
Crown or Onlay Repair	Once per tooth per 12 months after 24 months of initial placement.				
Rebase or Reline of Dentures	Once per denture within 36 months.				
Recement of Crowns and Onlays, Bridges	Once per crown, onlay or bridge.				
Emergency Dental Care		100%	100%	80%	80%
Palliative Treatment	Three occurrences in 12 months.				
Prosthodontics		100%	100%	50%	50%
Dentures	Once within 60 months (age 16 and older).				
Fixed Bridges	Once within 60 months (age 16 and older).				
Implants (only in lieu of a 3-unit bridge)	Endosteal Implant: Only when replacing one missing tooth and when adjacent teeth are healthy and do not require crowns. Once per 60 months per Implant. (Pre-estimate recommended).				
Implant Abutments	Once per implant only when surgical implant is benefitted.				

Category / Procedure	Qualifications	Co-insurance Members under age 13		Co-insurance Members age 13 and older	
		In Network	Out of Network*	In Network	Out of Network*
Major Restorative Crowns or Onlay	When teeth cannot be restored with regular fillings. Once within 60 months per tooth (age 12 and older).	100%	100%	50%	50%
Cast Posts/Buildups	Once per tooth per 60 months only benefitted to retain a crown.				

Orthodontics: Covered at 75% of Maximum Plan Allowance charges up to any age. \$1,000 separate LIFETIME maximum. Orthodontic treatment must be administered/supervised by a licensed dentist

Additional Benefit Information

Deductible waived for periodontal cleanings.
Eligible dependents up to the end of the month in which they turn age 26.
Deductibles met in the fourth quarter are carried forward into the following year.

This plan is eligible for Rollover Max. See the benefit guide for details.

Ask your dentist to submit a pre-treatment estimate to Delta Dental for any procedure that exceeds \$300. This will help you estimate any out-of-pocket expenses you may incur and will confirm that the services are covered under your dental coverage.

Delta Dental Premier *with National Coverage*



Easy Access and Great Value – Your Delta Dental Networks

As a Delta Dental Premier with *National Coverage* subscriber, you have access to Delta Dental's extensive national network — Delta Dental Premier is the largest dental network in the country with more than 358,000 dentist locations. Three out of four dentists nationwide participate in this network.

With Delta Dental Premier, you enjoy the greatest savings in out-of-pocket expenses when visiting a dentist who participates in the Delta Dental Premier network. Participating dentists typically accept discounted fees for their services, and since your co-payments are based on these fees, you pay lower out-of-pocket costs for your care. You will still receive coverage if you visit a non-participating dentist, but your benefit will be at the out-of-network level shown in the right-hand column of this coverage summary.

Delta Dental members can also take advantage of expanded discounts on many covered services, even after they have used up their benefit dollars, visit limits and other situations. Get the details at <http://www.deltadentalma.com/members/discounts-on-covered-services/>

To find a dentist, simply visit **www.deltadentalma.com** (click on the Find a Dentist link and select Delta Dental Premier) or call Delta Dental customer service at 1-800-872-0500.

Learn more at deltadentalma.com

Visit the member area of **www.deltadentalma.com** to find plan information, review eligibility status, check on claim status, or find a dentist. If you have any questions or need additional information, you can call customer service at 1-800-872-0500.

You can also find more information about your plan in the Delta Dental Member Guide, available from your benefits administrator or online at **www.deltadentalma.com**. In the guide, you can learn how to use your benefits, how to find a dentist or specialist, how to access online resources, and more about keeping a healthy mouth for life.

The information on this coverage summary should be used only as a guideline for your dental benefits plan. For detailed information on your group's plan, riders, terms and conditions, or limitations and exclusions, refer to your plan's Subscriber Certificate, which is available through your benefits administrator.

Your Plan is Administered by:
Delta Dental of Massachusetts
1-800-872-0500
www.deltadentalma.com

465 Medford Street
Boston, MA 02129

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NONDISCRIMINATION NOTICE

Delta Dental of Massachusetts complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity or sexual orientation. Delta Dental of Massachusetts does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity or sexual orientation.

Delta Dental of Massachusetts:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, visit: <http://www.deltadentalma.com> or call the number on your member ID card.

If you believe that Delta Dental of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Ugonna Onyekwu
Civil Rights Coordinator
Compliance Department
465 Medford Street
Boston, MA 02129
Fax: 617-886-1390
Phone: 617-886-1683
Email: FairTreatment@greatdentalplans.com
TTY: 711

View our Notice of Privacy Practices at <http://bit.ly/ddmanpp>

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ugonna Onyekwu is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can file a complaint electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Delta Dental of Massachusetts PPO and Premier insurance products are offered by Dental Service of Massachusetts, Inc. Delta Dental of Massachusetts EPO and DeltaCare insurance products are offered DSM Massachusetts Insurance Company, Inc.

Delta Dental Premier *with National Coverage*

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-872-0500 (TTY: 1-844-233-4524).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-872-0500 (TTY: 1-844-233-4524).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-872-0500 (TTY: 1-844-233-4524)。

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-872-0500 (TTY: 1-844-233-4524).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-872-0500 (TTY: 1-844-233-4524).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-872-0500 (TTY: 1-844-233-4524).

اتصل بنا: إذا كنت تتحدث لغة أخرى، يمكنك الحصول على خدمات الترجمة اللغوية مجاناً. اتصل بنا على 1-800-872-0500 (TTY: 1-844-233-4524).

ប្រសិនបើ អ្នកនិយាយភាសាខ្មែរ, សេវាជំនួយភាសាឥតគិតថ្លៃសម្រាប់អ្នក។ ចូរទូរស័ព្ទ 1-800-872-0500 (TTY: 1-844-233-4524)។

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-872-0500 (TTY: 1-844-233-4524).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-872-0500 (TTY: 1-844-233-4524).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-872-0500 (TTY: 1-844-233-4524) 번으로 전화해 주십시오.

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-800-872-0500 (TTY: 1-844-233-4524).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-872-0500 (TTY: 1-844-233-4524).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-872-0500 (TTY: 1-844-233-4524) पर कॉल करें।

સુચન: જો તમે ગુજરાતી બોલતા હો, તો નિશ્ચય ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-872-0500 (TTY: 1-844-233-4524).