

Bass Pro Shops ENHANCED PLAN



Delta Dental PPO SM ENHANCED PLAN January 1, 2020	Delta Dental PPO SM Dentist	Delta Dental Premier [®] Dentist	Non-Participating Dentist
	Based on applicable PPO SM Maximum Plan Allowance -- No Balance Billing	Based on applicable Premier [®] Maximum Plan Allowance -- No Balance Billing	Based on applicable Maximum Plan allowance for Non-Participating Dentist Balance Billing is Possible
Diagnostic and Preventive Services <ul style="list-style-type: none"> Oral exams (all types), twice per calendar year Bitewing and Periapical x-rays as required Full-mouth x-rays, once in any 36 consecutive months Prophylaxis (cleaning, scaling, and polishing including periodontal maintenance visits), twice per calendar year. Two additional cleanings are allowed for those that qualify due to specific medical conditions (see Healthy Smiles Healthy Lives flier for more information). Topical Fluoride, once per calendar year, dependents under age 19 Emergency palliative treatment Space maintainers for dependents, once in 5 years, to age 16 Brush biopsy to detect oral cancer 	100%	100%	100%
Basic Services <ul style="list-style-type: none"> Sealants for dependents to age 19, once in 5 years Fillings Simple and surgical extractions Endodontics: root canal filling and pulpal therapy Periodontics: treatment for gum disease and bone supporting the teeth General anesthesia Denture repairs and relines 	80%	80%	80%
Major Services <ul style="list-style-type: none"> Oral surgery Prosthetics: bridges and dentures, once in 5 years. Crowns, jackets, labial veneers, inlays and onlays, once in 5 years 	50%	50%	50%
Orthodontic Services <ul style="list-style-type: none"> For dependent children under age 19 	50%	50%	50%
Calendar Year Deductible (applies to Basic and Major Services only)	\$50 per person		
Calendar Year Benefit Maximum	\$1,500 per person		
Orthodontic Lifetime Maximum	\$1,500 per child		
Eligible dependent children are covered until they turn age 26.			

This is intended to be a summary only. If a discrepancy occurs the Summary Plan Document will govern. Please refer to your Summary Plan Description (SPD) for a more complete listing of services including plan limitations and exclusions.

Delta Dental gives you the freedom to visit the dentist of your choice and to select any dentist on a treatment by treatment basis. It is important to remember your out-of-pocket costs may vary depending on your choice. You have three options and the information below describes what you can expect depending on whether you receive services from a Delta Dental PPO dentist, a Delta Dental Premier dentist or a non-participating dentist.

In PPO Network

1. Delta Dental PPO Network*

Comprised of a select panel of dentists, over 97,000 dental offices participate in the Delta Dental PPO program. Delta Dental will provide the highest level of benefits (see benefit highlights) for covered services when care is received from a Delta Dental PPO dentist. These dentists agree to:

- **Accept payment based on a reduced fee schedule** – reducing your out-of-pocket expenses – **with no balance billing for charges that exceed the fee schedule.**
- Submit dental claims for members and abide by Delta's policies.
- Charge members only their deductible, co-insurance, and costs for non-covered services at the time of visit because Delta Dental pays the dentist directly.

***Your out-of-pocket expenses will be lowest when you see a Delta Dental PPO dentist.**

In Premier Network

2. Delta Dental Premier Network

Comprised of over 174,000 participating dental offices, Delta Dental Premier offers you greater access to dentists while still offering the advantages of a network. These dentists have participating agreements with Delta Dental which require them to:

- **Accept payment based on Delta's contractual agreement** – which means **no balance billing** for charges that exceed the contracted amount.
- Submit dental claims for members and abide by Delta's policies.
- Charge members only their deductible, co-insurance, and costs for non-covered services at the time of visit because Delta Dental pays the dentist directly.

If your dentist is not a Delta Dental PPO dentist but is a Delta Dental Premier dentist, your benefit will be based on the Premier benefit level; however, you will receive the cost control and claims filing advantages noted above.

Out of Network

3. Non-participating Dentist

If you receive services from a non-participating dentist (does not participate in either Delta Dental network) benefits for covered services are based on the Delta Dental maximum plan allowance and :

- You will be responsible for filing your own claim forms.
- Delta Dental's benefit payment will be made directly to you.
- You will be responsible for the difference between the dentist's charge and the maximum plan allowance.

Your out-of-pocket expenses may be more when you use a non-participating dentist.

Locating a Participating Dentist...

To determine if your dentist participates with Delta Dental or to select a participating dentist in your area:

- Ask your dentist if he or she participates in the **Delta Dental PPO** or **Delta Dental Premier** program
- Search on-line at www.deltadentalmo.com, Call Delta Dental Customer Service at **1-800-335-8266**

Or

Scan the image below to search for a PPO or Premier participating dentist:

