

Exciting DC 37 Dental Benefit Plan Enhancements

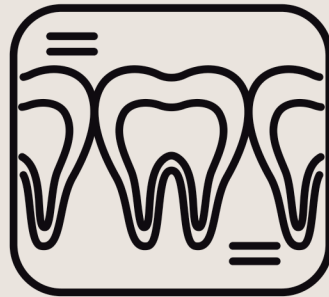
Starting March 1, 2024

These five dental services will be covered 100% for participants (up to the \$1,700 annual maximum) when participants use a Delta Dental dentist in their preferred Delta Dental network.



Periapical X-Rays

Now covered five times (5x) per year, an increase from one X-ray per year.



Periodontal Cleanings

“Maintenance prophylaxes” will be covered a maximum of four times (4x) per year instead of twice (2x) per year for participants with periodontal disease.

Occlusal Guard

Coverage has been changed to one occlusal guard every two (2) years instead of one every five (5) years.



Posterior Composites

White fillings for rear teeth are now 100% covered and no longer require cost sharing. Say goodbye to those silver fillings!

Root Canal Retreatments

Now 100% covered by the DC 37 Health & Security Plan.


106 New Dental Services Codes

Added to DC 37 H&S Plan Dental Coverage

The DC 37 Health & Security Plan is adding **106 new dental services** to our list of covered dental services. These are dental services that have never been offered to our participants before. We are excited because these enhancements will provide **price protection** for our participants' wallets.

The Plan will cover these new 106 dental services at 20% of the Delta Dental allowed amount. Participants utilizing these covered services will be responsible for the remaining **80%** of the Delta Dental allowed amount.

Here's an example of how it works.



For a full listing of all the 106 new dental service codes added with coinsurance.

*Delta Dental PPO dentist's allowed fee for a dental implant (and all other services) is greater than Delta Dental pays to a NY Select participating dentist. This can result in a higher out-of-pocket cost for the 80% paid by the participant

Starting March 1, 2024
with coinsurance



This is called “coinsurance.” **Participants who use a Delta Dental preferred network dentist will now see significant savings and price protection.**

Some of the new and often utilized 106 dental services now 20% covered by the Plan include: Dental Implants, Bone Replacement Grafts, Guided Tissue Regeneration, Prefabricated Abutments, 2D Oral Photo Images, Cone Beam CT Captures, Diagnostic Casts, and Delivery of Antimicrobial Agents and Gingival Irrigation with Medicinal Agents.

Before March 1, 2024, participants paid between \$1,500 to \$3,000 for a dental implant.

Now the Plan will pay 20% of Delta Dental's cost and the participant will pay the 80% balance when securing an implant from their preferred network dentist.

Delta Dental's allowed implant service amount is \$860 for a NY Select participating dentist.* The Plan will now pay \$172 for this implant and the participant is now responsible for the balance of \$688, not the \$1,500 to \$3,000 likely paid before March 1, 2024.