

**Delta Dental PPO plus Premier™**  
**Base Plan Summary of Benefits**  
**For Group# 31510-10001001, 19901001**  
**VM Consolidated, Inc.**

This Summary of Benefits should be read along with your Dental Benefits Booklet. Your Dental Benefits Booklet provides additional information about your Group Plan Sponsor's dental plan administered by Delta Dental, including information about plan exclusions and limitations. If a statement in this Summary of Benefits conflicts with a statement in the Dental Benefits Booklet, the statement in this Summary of Benefits applies to you and you should ignore the conflicting statement in the Dental Benefits Booklet. The percentages below are applied to your Group Plan Sponsor's dental plan allowance for each service and it may vary due to the dentist's network participation.\*

**Group Plan Sponsor** – VM Consolidated, Inc.

**Dental Claims Administrator** – Delta Dental of Arizona

**Benefit Year** – January 1 through December 31

**Deductible** – \$50 Deductible per person total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year. The Deductible does not apply to oral exams, preventive services, X-rays, sealants, and periodontal maintenance.

**Benefit Maximum Payment** – \$1,200 per person total per Benefit Year on all services.

**Child Age Limit** – To age 26

**Student Age Limit** – To age 26

**Covered Services** –

|   | Delta Dental<br>PPO™ Dentist | Delta Dental<br>Premier® Dentist | Nonparticipating<br>Dentist |
|---|------------------------------|----------------------------------|-----------------------------|
|   | Plan Pays                    | Plan Pays                        | Plan Pays*                  |
| <b>Diagnostic &amp; Preventive</b>  |                              |                                  |                             |
| <b>Diagnostic and Preventive Services</b> – exams, cleanings, fluoride, and space maintainers | 100%                         | 80%                              | 80%                         |
| <b>Sealants</b> – to prevent decay of permanent teeth   | 100%                         | 80%                              | 80%                         |
| <b>Radiographs</b> – X-rays   | 100%                         | 80%                              | 80%                         |
| <b>Periodontal Maintenance</b> – cleanings following periodontal therapy                      | 100%                         | 80%                              | 80%                         |
| <b>Basic Services</b>   |                              |                                  |                             |
| <b>Emergency Palliative Treatment</b> – to temporarily relieve pain                           | 80%                          | 60%                              | 60%                         |
| <b>Minor Restorative Services</b> – fillings  | 80%                          | 60%                              | 60%                         |
| <b>Endodontic Services</b> – root canals  | 80%                          | 60%                              | 60%                         |
| <b>Periodontic Services</b> – to treat gum disease  | 80%                          | 60%                              | 60%                         |
| <b>Oral Surgery Services</b> – extractions and dental surgery                                 | 80%                          | 60%                              | 60%                         |
| <b>Other Basic Services</b> – misc. services  | 80%                          | 60%                              | 60%                         |
| <b>Major Services</b>   |                              |                                  |                             |
| <b>Crown Repair</b> – to individual crowns  | 50%                          | 30%                              | 30%                         |
| <b>Major Restorative Services</b> – crowns  | 50%                          | 30%                              | 30%                         |
| <b>Relines and Repairs</b> – to bridges and dentures  | 50%                          | 30%                              | 30%                         |
| <b>Prosthodontic Services</b> – bridges, implants, and dentures                               | 50%                          | 30%                              | 30%                         |

\* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what the dentist charges and you are responsible for that difference.

## Frequencies and Limitations

- Oral exams are payable twice per calendar year.
- Prophylaxes (cleanings) are payable twice per calendar year. Scaling (equivalent to one cleaning) is payable once in any two-year period. Full mouth debridement (equivalent to one cleaning) is payable once in any five-year period.
- Fluoride treatments are payable twice per calendar year for people age 17 and under.
- Sealants are payable once per tooth in any two-year period for bicuspids and first and second molars for people age 18 and under. The surface must be free from decay and restorations. Preventive resin restoration on molars is payable once per lifetime for people age 15 and under with moderate to high caries risk. Treatment of an active, non-symptomatic carious lesion by topical application of a caries arresting or inhibiting medicament is payable twice per tooth per calendar year for people age 18 and under.
- Bitewing X-rays are payable twice per calendar year. Full mouth X-rays (which include bitewing X-rays) or a panorex are payable once in any three-year period.
- Space maintainers and recement or rebond of space maintainers are payable once per area per lifetime for people age 13 and under. Distal shoe space maintainers are payable once per area per lifetime for people age eight and under.
- Endodontic treatment is payable once per tooth per lifetime. Endodontic retreatment is payable once per tooth in any three-year period.
- Root planing and scaling is payable once per quadrant in any two-year period. Only two quadrants of root planing and scaling can be performed on the same day.
- Implants are payable once per tooth in any five-year period. Implant-related services are payable. Prefabricated and custom fabricated abutments are payable once in any five-year period.
- Crowns over implants are payable once per tooth in any five-year period. Services related to crowns over implants are payable.
- Silver amalgam and, for front teeth only, composite resin restorations are payable once per surface in any two-year period. Composite resin restorations are optioned treatment on posterior teeth.
- Porcelain and resin facings on crowns are optioned treatment.
- Crowns and onlays and associated procedures (cores, substructures) are payable once per tooth in any five-year period.
- Oral surgery, including simple and surgical extractions, is payable.
- Fabrication of athletic mouthguard is payable once in any two-year period for people age 18 and under. Occlusal guards are not payable.
- Orthodontic services, including exposure of an unerupted tooth and placement of device to facilitate eruption of impacted tooth as related to orthodontics, are not payable.

**Eligible People** – As defined by the Employer Group. The Subscriber pays the full cost of this plan.

Enrollees and dependents choosing this dental plan are required to remain enrolled for a minimum of 12 months. Should a Subscriber or Dependent choose to drop coverage after that time, he or she may not re-enroll prior to the date on which 12 months have elapsed. Dependents may only enroll if the Subscriber is enrolled (except under COBRA) and must be enrolled in the same plan as the Subscriber. An election may be revoked or changed at any time if the change is the result of a qualifying event as defined under Internal Revenue Code Section 125.

**Dual Spouse** – If you and your Spouse are both eligible to enroll in this Dental Plan as Subscribers, you may be enrolled together on one application or separately on individual applications, but not both. Your Dependent Children may only be enrolled on one application. Delta Dental will not coordinate benefits between your coverage and your Spouse's coverage if you and your Spouse are both covered as Subscribers under this Dental Plan.

Coverage ends at the end of the month that the Subscriber and/or Dependent is no longer eligible.