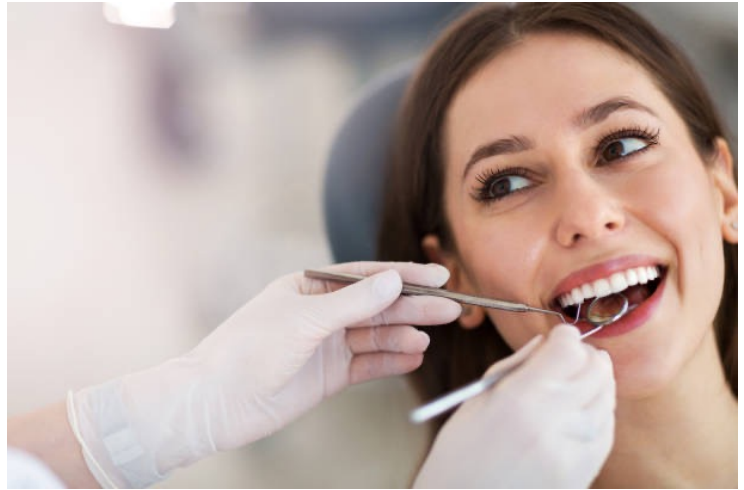


Dental Insurance

Brown University

November 17, 2021



Coverage Overview- Comprehensive Plan

Annual Maximum	\$1,750
Deductible	\$50 Ind/\$150 Fam
Preventive Care	100%
Basic Restorative	80%*
Major Restorative & Periodontics	50%*
Dependent Coverage	To age 26 (end of month)

* Deductible applies



Coverage Details- Comprehensive Plan

Preventive 100%

Exams (2/year)

Cleanings (3/year)

Bitewing x-rays (1/year)

Complete x-ray series

Fluoride (2/year)

Sealants

Basic Restorative 80%*

Amalgam (silver) fillings

Composite (white) on front teeth

Root canals

Extractions, routine oral surgery

General anesthesia, IV sedation

Denture/partial repairs and rebasing, crown re-cement

Major Restorative 50%*

Crowns

Bridges, crowns over implants

Partial and complete dentures

Surgical placement of implant (regular calendar year maximum)

Periodontal cleanings (2/year)

Root planing and scaling

Periodontal Surgery

* Deductible applies

Coverage Overview- Plus Plan

Annual Maximum	\$3,000
Deductible	\$50 Ind/\$150 Fam
Preventive Care	100%
Basic Restorative & Periodontics	80%*
Major Restorative	50%*
Implants	50%
Implant Lifetime Maximum	\$3,500
Orthodontics	50% (all covered members)
Orthodontic Maximum	\$2,500
Dependent Coverage	To age 26 (end of month)

* Deductible applies

Coverage Details- Premier Plan

Preventive 100%

Exams (2/year)

Cleanings (3/year)

Bitewing x-rays
(1/year)

Complete x-ray series

Fluoride (2/year)

Sealants

Basic Restorative 80%*

Amalgam (silver) fillings

Composite (white) on
front teeth

Root canals

Extractions, routine oral
surgery

General anesthesia, IV
sedation

Denture/partial repairs
and rebasing, crown re-
cement

Periodontics 80%*

Periodontal
cleanings (2/year)

Root planing and scaling

Periodontal Surgery

Major Restorative 50%*

Crowns

Bridges, crowns over
implants

Partial and complete
dentures

Orthodontic Coverage 50%

Elective braces for all
covered members

Lifetime orthodontic
maximum per member
\$2,500

Implant Coverage 50%

Surgical placement of
implant

Lifetime Implant
maximum per
member \$3,500

* Deductible applies



Coverage Details Comparison- Comprehensive vs. Premier Plan

	Comprehensive Plan	Premier Plan
Preventive Services	100%	100%
Basic Restorative (Fillings, Root Canals, Extractions)	80%*	80%*
Major Restorative (Crowns, Bridges, Dentures)	50%*	50%*
Periodontal Services & Occlusal Guards	50%*	80%*
Implants	50%* (annual maximum used)	50% with \$3500 lifetime maximum
Orthodontic Services	Not covered	50% with \$2,500 lifetime maximum
Annual Maximum	\$1,750	\$3,000
Annual Deductible	\$50 Ind/\$150 Fam	\$50 Ind/\$150 Fam

* Deductible applies



Carry Over Maximum

This benefit allows you to “carry over” unused portions of your annual maximum to the following Plan Year, provided you have a preventive care visit during the year.

Comprehensive Plan

Annual Maximum	Claim Threshold	Annual Carry Over	Carry Over Bonus*	Carry Over Limit
\$1,750	\$500	\$250	\$100	\$1,750

Plus Plan

Annual Maximum	Claim Threshold	Annual Carry Over	Carry Over Bonus*	Carry Over Limit
\$3,000	\$500	\$250	\$100	\$3,000

*Bonus available for members who receive services exclusively from in-network dentists.



Pre-Treatment Estimates

A treatment plan submitted by your allowing Delta Dental to review and provide an estimate of benefits before treatment starts.

Pre-treatment estimates consider:

- Do we need more information from your dentist?
- Does the procedure meet clinical guidelines?
- Will you exceed your annual maximum?
- Is there a time limitation?

Pre-treatment estimates are recommended for procedures over \$300

We will notify you in advance with an Explanation of Benefits



Technology

Delta Dental Mobile App

- Check your coverage & benefits
- View claims
- Mobile ID card
- Find a Dentist
- Dental Care Cost Estimator



Technology

Delta Dental Website

- Paperless communications
- Check your coverage & benefits
- View claims
- Order/print a new ID card
- Find a Dentist
- grin! Quarterly e-magazine

The screenshot displays the Delta Dental Rhode Island website interface. At the top, there is a navigation bar with links for Home, Members, Dentists, Employers, Brokers, and Dental Health. Below the navigation, the main content area is divided into several sections:

- Welcome to Delta Dental Rhode Island:** A large banner area with a background image of a dental chair.
- Make the most of your dental benefits!** A section with a photo of a smiling woman, containing sub-sections for Benefits & Eligibility, Deductibles & Maximums, Claim Status, and ID Card.
- Forms and Resources:** A list of links including "Know Your Rights As A Consumer", "Consumer Member Support", "Dental Definitions", and "Utilization Review Guidelines".
- Get your Grin! on:** Promotional banners for the "grin!" e-magazine, including a "Dental Health Tip" and "Frequently Asked Questions".
- Helpful Links:** A list of links such as "HealthSource RI", "Add Another New Location", and "Find your Delta Insurance".
- Login To Your Account:** A form with fields for Username and Password, and a "Forgot your username or password?" link.
- Find a Dentist, Review Benefits, Check Claims:** Three icons with corresponding text for finding a dentist, reviewing benefits, and checking claims.
- News and Updates:** A section titled "Go Green With Delta Dental" with a "Read More >>" link.



Thank you and
have a great
smile!



www.deltadentalri.com
401-752-6000