

## UUP Member Services Trust Voluntary Dental Coverage

Group Number 00166

The UUP Member Services Trust (MST) – through Delta Dental - offers dental coverage for active employees of the Professional Services Negotiating Unit (PSNU) who are not eligible for enrollment in the New York State Health Insurance Program (NYSHIP).

The MST Voluntary Dental Program includes coverage for all of the categories listed below:

- UUP Retirees
- Part time UUP Members
- Surviving Spouses of UUP Members
- Surviving Domestic Partners of UUP Members
- Aged-out Dependents up to the age of 29

*\* You must be a UUP member or be directly related to a UUP member to purchase these programs.*

### Two Plan Options

#### Choosing between Delta Dental PPO and DeltaCare® USA DHMO

Program Features	Delta Dental PPO	DeltaCare® USA DHMO
<b>Coinsurance/copayments</b>	Covered services paid at applicable percentage. For example, fillings are covered at 60% of allowed amount; you pay the remaining 40%.	Covered procedures have predetermined dollar copayments for services provided by network dentists (this means out-of-network costs are predictable).
<b>Coverage</b>	Wide range of covered services. No exclusions for most pre-existing conditions.	Plan covers nearly 300 procedures. No or low copayments for most diagnostic and preventive services.
<b>Dentist network</b>	Freedom to choose any licensed dentists: selecting a PPO dentist will usually result in the lowest out-of-pocket costs.	You select a dentist from a list of network dental facilities, and you must visit this dentist to receive benefits.
<b>Changing your dentist</b>	Change dentists any time without contacting Delta Dental.	You must contact Delta Dental to change your selected dentist, and can do so via telephone or internet.
<b>Transitions from your previous plan</b>	Coverage is provided only for treatment started after your effective date of coverage under the Delta dental plan.	Coverage is provided only for treatment started after your effective date of coverage under the Delta dental plan
<b>Authorization for specialty care treatment</b>	Preauthorization for treatment is not required.	Written or verbal preauthorization may be required for treatment from a specialist; your DeltaCare® USA dentist will coordinate your specialty care treatment authorization for you.
<b>Out of area coverage</b>	Visit a licensed dentist	Limited to emergency care allowance
<b>Deductibles and maximums</b>	Deductibles and maximums apply to most plan designs	No annual deductible or annual dollar maximums
<b>Claims</b>	No claim forms required when treatment is received from a Delta Dental dentists file claim forms	No claims forms required. You only need to pay the specified copayment for covered services at the time of your visit.

*Please note that the DHMO program has provider deficiencies in the following areas: Alfred, Canton, Cobleskill, Delhi, Oneonta, Plattsburgh, and Potsdam. Delta Dental is making every effort to contract providers in these regions.*

<b>Delta Dental PPO</b>		<b>Delta Care® USA DHMO</b>	
<b>Diagnostic and Preventive Benefits</b>			
Oral Examinations	80%	Oral Examinations	No Cost
Routine Cleanings	80%	Routine Cleanings	No Cost
X-rays	80%	Xrays	No Cost
Flouride Treatment	80%	Flouride Treatment	No Cost
Space Maintainers	80%	Space Maintainers	\$40.00
Sealants	80%	Sealants	\$10.00
<b>Basic Restorative</b>			
Fillings	60%	Fillings	No Cost
<b>Major Restorative</b>			
Crowns	50%	Crowns- resin with high noble metal	\$295
		Crowns- full cast noble metal	\$355
<b>Endodontics</b>			
Root Canals	50%	Root Canals	\$95
<b>Periodontics</b>			
Gum Treatment	50%	Periodontal maintenance	\$35
<b>Oral Surgery</b>			
Extraction	50%	Extraction	No Cost
<b>Prosthodontics</b>			
Bridges & Dentures	50%	Pontic- cast high noble metal	\$355
<b>Implants - Effective January 1, 2020</b>			
Implants	50%	Implants	Not Covered
<b>Orthodontics</b>			
Orthodontics	<i>Not Covered</i>	Orthodontics - Child or adolescent to age 19 - Adult	\$1900 \$2100
<ul style="list-style-type: none"> <li><i>Fees are based on PPO fees for in-network dentists</i></li> <li><i>Limitations may apply for some benefits</i></li> <li><i>some services may be excluded</i></li> </ul>		<ul style="list-style-type: none"> <li><i>Limitations may apply for some benefits</i></li> <li><i>Some services may be excluded</i></li> </ul>	
<p>You can locate a PPO in-network dentist or select a specifically contracted Delta Care® USA DHMO dentist by calling Delta Dental Customer Service at 800-471-7093 or visit <a href="http://www.deltadentalins.com/uup">www.deltadentalins.com/uup</a>. If you visit a non-network dentist, you are responsible for the difference between the amount Delta Dental pays and the amount your non-network dentist bills.</p>			