

**Benefits for Virginia Lutheran Homes Inc. – High Plan**  
**Account Number: 700119 Effective Date: October 1, 2021**

<b>Annual Deductible</b> <i>(Applies to basic and major services)</i>	<b>\$50</b> per person; <b>\$150</b> per family, per contract year
<b>Annual Maximum</b>	<b>\$1,250</b> per enrollee, per contract year
<b>Orthodontic Lifetime Maximum</b>	<b>\$1,000</b> per person
<b>MaxOver™</b>	Your plan allows a portion of an enrollee's annual maximum to be carried over to the next year.
<i>Healthy Smile, Healthy You®</i>	Your plan provides additional cleanings and/or application of topical fluoride to enrollees with specific health conditions such as pregnancy, diabetes, high-risk cardiac conditions or who are undergoing cancer treatment via chemotherapy and/or radiation. Enrollment in <i>Healthy Smile, Healthy You®</i> is simple. Visit <a href="http://DeltaDentalVA.com">DeltaDentalVA.com</a> to download and print an enrollment form.

Coverage	Coinsurances			Benefit Limitations
	In-Network		Out-of-Network	
	PPO	Premier		
<b>Diagnostic and Preventive Services</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	
<ul style="list-style-type: none"> <li>• Oral exams and cleanings</li> <li>• Fluoride applications</li> <li>• Bitewing X-rays</li> <li>• Full mouth/panelpipe X-rays</li> <li>• Sealants</li> <li>• Space maintainers</li> </ul>				<p>Twice in a contract year. Periodontal cleaning is considered a regular cleaning and is subject to the benefit limits for regular cleanings.</p> <p>Once in a contract year for enrollees under the age of 19.</p> <p>One set in a contract year.</p> <p>Once in a three-year period.</p> <p>One application per tooth for enrollees under the age of 16 on non-carious, non-restored first and second permanent molars.</p> <p>Once per quadrant per arch for enrollees under the age of 14.</p>
<b>Basic Services</b>	<b>80%</b>	<b>80%</b>	<b>80%</b>	
<ul style="list-style-type: none"> <li>• Amalgam (silver) and composite (white) fillings</li> <li>• Stainless steel crowns</li> <li>• Simple extractions</li> <li>• Endodontic services/root canal therapy</li> <li>• Periodontic services</li> <li>• Complex oral surgery</li> <li>• Denture repair and recementation of crowns, bridges and dentures</li> </ul>				<p>Once per surface in a 24-month period.</p> <p>Primary (baby) teeth for enrollees under the age of 14.</p> <p>Retreatment only after 24 months from initial root canal therapy treatment.</p> <p>Once per quadrant in a 24-36 month period based on services rendered.</p> <p>Surgical extractions and other surgical procedures.</p> <p>Once in a 12-month period after six months from initial placement.</p>
<b>Major Services</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	
<ul style="list-style-type: none"> <li>• Crowns</li> <li>• Prosthodontics, removable and fixed</li> <li>• Implants</li> </ul>				<p>Once per tooth in a 60-month period for enrollees age 12 and older.</p> <p>Once in a 60-month period for enrollees age 16 and older.</p> <p>Once per site for enrollees age 16 and older.</p>

*Continued on next page*

Coverage	Coinsurances			Benefit Limitations
	In-Network		Out-of-Network	
	PPO	Premier		
<b>Orthodontic Services</b>	<b>50%</b>	<b>50%</b>	<b>50%</b>	
• Treatment for the proper alignment of teeth				For dependent children under the age of 26.

**Coverage is available for:**

- Enrollee and spouse.
- Dependent children, only to the end of the month they reach age 26 (the “limiting age”).

**Choosing a Dentist**

To ensure services are covered and that you receive the greatest value for your dental benefits, it is important that your dentist participates in the network listed at the top of your Delta Dental ID card. With Delta Dental PPO Plus Premier™, you have the option of visiting any dentist. However, your out-of-pocket costs may be lowest if you see a Delta Dental PPO™ network dentist and highest if you choose an out-of-network dentist. Delta Dental network dentists agree to discount their fees, submit claims on your behalf and not bill you for the difference. Visit [DeltaDentalVA.com](http://DeltaDentalVA.com) to find a participating dentist in your area. Out-of-network dentists have not agreed to accept Delta Dental’s plan allowance as full payment. After Delta Dental pays its portion of the bill, you are responsible for any required coinsurance and deductible (if applicable), as well as the difference between the non-participating dentist’s charge and Delta Dental’s payment. Payment will be made to you, unless state law requires otherwise. Out-of-network dentists have not agreed to accept Delta Dental’s plan allowance as full payment. After Delta Dental pays its portion of the bill, you are responsible for any required coinsurance and deductible (if applicable), as well as the difference between the non-participating dentist’s charge and Delta Dental’s payment. Payment will be made to you, unless state law requires otherwise. The chart below illustrates how choosing an in-network dentist may help you save on out-of-pocket costs.

	Delta Dental PPO™	Delta Dental Premier®	Out-of-Network
Dentist’s charge for covered procedure	\$215.00	\$215.00	\$215.00
Delta Dental’s plan allowance	\$126.00	\$169.00	\$113.00
Coinsurance percentage	80%	80%	80%
Delta Dental’s payment	\$100.80	\$135.20	\$90.40
Patient payment	\$25.20	\$33.80	\$124.60

*The example shown is for illustrative purposes only. Payment structures may vary between plans.*

*The preceding information is a brief description of the services covered under your plan. It is not intended for use as a summary plan description nor is it designed to serve as an Evidence of Coverage. If you have specific questions regarding benefit structure, limitations or exclusions, consult the plan document or call Delta Dental’s Benefit Services Department at 800.237.6060.*