



Town of Needham

NEW for February 1, 2020

- Two new plans:
 - Low plan
 - High Plan
- If you are currently enrolled in the Delta Dental Premier Voluntary Table Plan, **you will automatically be enrolled** into the Town of Needham Low Plan on February 1, 2020.
- If you are currently enrolled in the Delta Dental Premier Voluntary Enhanced Table Plan, **you will automatically be enrolled** into the Town of Needham High Plan on February 1, 2020.

If you would like to make changes to your plan election for February 1, 2020, please fill out an enrollment form and submit it to the HR Department by **Friday, December 20, 2019.**

Benefit Plan Design – NEW Low Plan

Benefit Category	Plan Pays:	Member Pays:
Preventive and Diagnostic (Type I) Cleanings, Exams, X-Rays, Fluoride, Sealants	100%	0%
Basic Services (Type 2) Fillings, Root Canals, Oral Surgery, Gum Scaling	60%	\$50 deductible (\$150 family) 40% co-insurance
Major Services (Type 3) Bridges, Dentures, Crowns, Implants	NO COVERAGE	Provider's Submitted Charge

Calendar Year Maximum: \$1,000 per member

MONTHLY PREMIUM:

Individual: \$27.89

Family: \$74.68

*Dependents covered until the end of the month that they turn 26

*Cleanings are covered twice per calendar year

Benefit Plan Design – NEW High Plan

Benefit Category	Plan Pays:	Member Pays:
Preventive and Diagnostic (Type I) Cleanings, Exams, X-Rays, Fluoride, Sealants	100%	0%
Basic Services (Type 2) Fillings, Root Canals, Oral Surgery, Gum Scaling	80%	\$50 deductible (\$150 family) 20% co-insurance
Major Services (Type 3) Bridges, Dentures, Crowns, Implants	50%	\$50 deductible (\$150 family) 50% co-insurance

Calendar Year Maximum: \$1,500 per member

MONTHLY PREMIUM:
Individual: \$49.42
Family: \$132.33

*Dependents covered until the end of the month that they turn 26

*Cleanings are covered twice per calendar year

Rollover Max – High Plan ONLY

- To qualify for the ROM benefit, members must have a cleaning or an oral exam in the calendar year.
- Yearly claims cannot exceed \$700 in order to rollover \$500 into the next year.
- The accumulated rollover total is capped at \$1,250.

Delta Dental Network Difference

When you combine the Delta Dental Premier network with the Delta Dental PPO network, you get effective discounts on two levels!

Delta Dental PPO and Delta Dental Premier

- Dramatically reduces likelihood that members will use non-network dentists
- When members use participating network dentists:
 - No balance billing
 - No claims forms – dentists file claims directly with Delta Dental
 - Benefit dollars go further



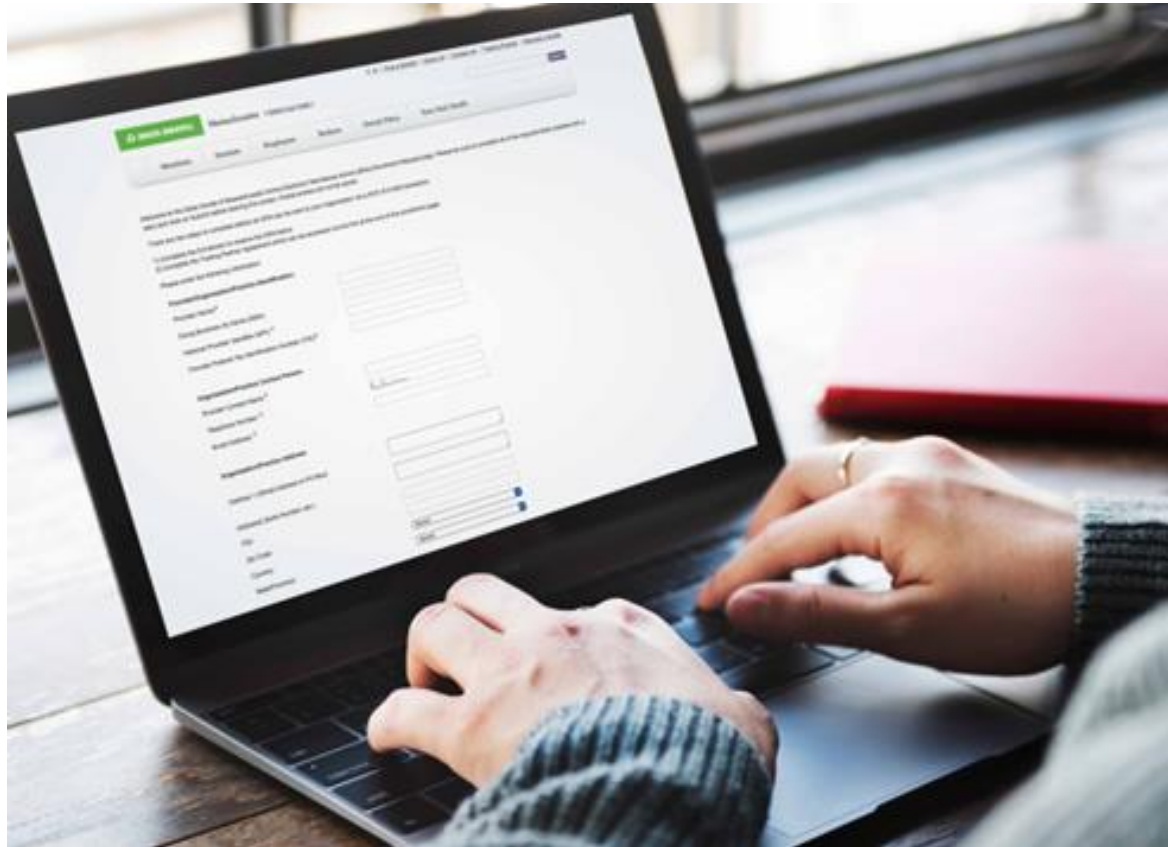
How do I find a Dentist and know what network they belong to?

- Visit www.DeltaDentalMA.com; Click on the “Find a Dentist” Tab
- Download the Delta Dental Mobile Application; Use the “Find a Dentist” Tab
- Call our Customer Care Team directly @ 800-872-0500

Online Member Portal

www.deltadentalma.com

- ✓ Find a Dentist
- ✓ Access provider directories
- ✓ Benefits information
- ✓ Check the status of claims
- ✓ Request new ID card
- ✓ View benefit summaries
- ✓ Email customer service
- ✓ Oral health library



Mobile App

- ✓ Mobile ID Card
- ✓ Find a Dentist
- ✓ Get Directions
- ✓ My Coverage
- ✓ My Claims
- ✓ LifeSmile Score
- ✓ Toothbrush Timer



Questions?