

Benefit Summary

GENERAL BENEFIT PLAN SUMMARY

Boise Municipal Health Care Trust
Group Number: 2700
Contract Effective Date: 01/01/2026

Benefit Overview

PPO

Premier

Non-Participating

Per Person Deductible

\$25

\$25

\$25

Excluding Diagnostic, Preventive, Orthodontic services per benefit year

Family Deductible

NA

NA

NA

Excluding Diagnostic, Preventive, Orthodontic services per benefit year

Maximum Benefit

\$2,000

\$2,000

\$2,000

Per eligible person per benefit year

Services

You pay the % below

Preventive & Diagnostic Services

0%

0%

0%

Examinations, X-rays, teeth cleaning

Basic Services

20%

20%

20%

Fillings, root canals, extractions, oral surgery

Major Services

30%

30%

30%

Crowns, implants, onlays, bridges, dentures

Orthodontic Services Child & Adult

25%

25%

25%

Maximum orthodontic lifetime benefit is \$2500;
Replacement of orthodontic appliance is not covered.

PARTICIPATING AND NON-PARTICIPATING DENTISTS

If the dentist is a network participating dentist, Delta Dental will base payment on the lesser of the Submitted Amount or the Contract Fee. Delta Dental will send payment to the participating dentist and the subscriber will be responsible for any co-payment and/or any non-covered services.

If the dentist is a non-participating dentist, Delta Dental will base payment on the lesser of the Submitted Amount or Delta Dental's non-participating dentist Fee. It is the subscriber's responsibility to make full payment to the non-participating Dentist. For dental services rendered by an out-of-state dentist, Delta Dental will base payment on the lesser of the Submitted Amount or the Contract Fee in that area, if the out-of-state dentist is a participating dentist with a Delta Dental plan in the state in which the service is rendered.

Benefits and Limitations

Class I Preventive and Diagnostic Services

Periodic exam is allowed 2 times every calendar year.

Single bitewing x-ray is allowed 2 times every calendar year.

Full mouth series or panoramic x-rays are allowed 1 time every 3 years from last date of service .

Adult and child cleanings are allowed 2 times every calendar year (restricts against periodontal maintenance within the same time period).

Fluoride treatment is allowed 2 times every calendar year through age 22.

Class II Basic Services

Fillings restricted to same tooth/surface are allowed 1 time every 24 months .

Periodontal surgeries per quadrant are allowed 1 time every 3 years from last date of service .

Periodontal scaling and root planing-per quadrant is allowed 2 times per quadrant every calendar year.

Periodontal maintenance procedure is allowed 4 times every calendar year.

Class III Major Restorative Services

Porcelain, porcelain substrate, and cast restorations are not payable for children less than 12 years of age.

Crowns, stainless steel crowns, onlays, or bridges on same tooth are allowed 1 time every 5 years from last date of service .

Partials or dentures per arch are allowed 1 time every 5 years from last date of service for ages 16 and older.

Implants

Implants are a covered benefit per tooth (including crowns) with a maximum lifetime benefit of \$1,250 or the plan's annual maximum, whichever is less. Ages 19 and over.

Dependents

Eligible children must be under age 26.

GENERAL PLAN INFORMATION

1. Optional treatment: If the subscriber or eligible dependent selects a more expensive service than is customarily provided. For example, if teeth can be restored satisfactorily with amalgam or composite material, the cost of inlays, onlays and crowns are not covered and the cost difference between the covered and the non-covered procedure is to be borne by the patient.
2. Payment provisions: The following guidelines will be used to determine the date on which a service shall be paid:
 - a. Full dentures or partial dentures: On the date the final impression is taken.

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- b. Fixed bridges, crowns, and onlays: On the date the tooth or teeth are prepared.
 - c. Root canal therapy: On the date the root canal is initiated.
3. Processing Policies may limit benefits. Processing Policies applied to a claim are noted on the Explanation of Benefits (EOB).
4. Predeterminations: If your dental treatment involves services of \$300 or greater, it is advisable to ask your dentist to submit a predetermination of benefits. A statement will be sent to you and your dentist estimating the amount of Delta Dental payment obligation and the amount that you will owe. These estimates will be subject to your continuing eligibility in the plan and the group contract remaining in effect. If claims for other completed dental services are received and processed prior to the completion date of the proposed treatment, this may reduce Delta Dental's estimated payment for the proposed treatment and increase your obligation to the dentist. Predeterminations are valid for ninety (90) days from the date issued by Delta Dental.

Orthodontic Services

Orthodontic services are for treatment to correct malposed teeth. To determine if the orthodontic coverage begins immediately or has a waiting period, please refer to the Benefit Summary.

Prior to beginning orthodontic services, please have your dentist submit a pretreatment plan based on your financial plan with your orthodontist. Once the pretreatment plan has been approved, Delta Dental will pay the appropriate amount listed on the Benefit Summary of the initial billed amount, providing it is no greater than one third of the total treatment plan, and the same percentage of the monthly billed amount.

If the patient is in treatment at the time eligibility begins, a pro-rated payment will be paid. The pro-rated allowance reduces the orthodontic payment based on length of treatment and the financial agreement. The subscriber must present the original signed Financial Agreement to Delta Dental for calculating the pro-rated amount due. Orthodontic benefits are limited by a lifetime maximum for an eligible person. Child orthodontic treatment is limited to eligible dependent children, and to payment of monthly or other periodic charges through completion of treatment or to age 19 or to the date eligibility terminates, whichever occurs first. If your plan includes adult orthodontic coverage, there is no age limit imposed.

WHAT SERVICES ARE NOT COVERED?

No payment will be made by Delta Dental and all charges for the following services will be the responsibility of the subscriber:

- 1. Services for injuries or conditions payable under Workers' Compensation or Employer's Liability laws. Benefits or services that are available from any government agency, political subdivision, community agency, foundation, or similar entity. This provision does not apply to any programs provided under Title XIX Social Security Act, i.e., Medicaid.
- 2. Service for cosmetic surgery, or dentistry for aesthetic reasons, unless specified otherwise in Benefits and Limitations section above.
- 3. Services or appliances started before an individual became eligible under the contract.
- 4. Prescription drugs, pre-medications and/or relative analgesia. General anesthesia and/or intravenous sedation other than for covered oral surgery. Charges for hospitalization, laboratory tests, and examinations and any additional fees charged by the dentist for hospital treatment.
- 5. Preventive control programs, including home care items.
- 6. Charges for failure to keep a scheduled visit with the dentist.
- 7. Repair, relines, or adjustments of occlusal guards.
- 8. Charges for completion of forms. A participating dentist may not make these charges to a subscriber or eligible dependent.
- 9. Prosthodontic services (Class III benefits), unless specified as a covered service in the Benefit Summary.
- 10. Orthodontic services (Class IV benefits), unless specified as a covered service in the Benefit Summary.

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11. Lost, missing, or stolen appliances of any type and replacement or repair of orthodontic appliances.
12. Services for which no valid dental need can be demonstrated, that are specialized techniques, or that are experimental in nature as determined by the standards of generally accepted dental practice.
13. Appliances, surgical procedures, and restorations for increasing vertical dimension; for restoring occlusion; for replacing tooth structure loss resulting from attrition, abrasion, or erosion. If orthodontic benefits have been selected under this contract, this exclusion will not apply to the orthodontic services.
14. Treatment by other than a dentist, except for services performed by a licensed dental hygienist or denturist within the scope of his or her license.
15. Processing Policies may limit benefits. Processing Policies applied to a claim are noted on the Explanation of Benefits (EOB).
16. Services or supplies for which no charge is made, or for which the patient is not legally obligated to pay. This includes services or supplies furnished by a dentist who is related to the patient by blood or who is related to the patient by blood or marriage and who ordinarily dwells in the patient's household, the dentist providing service to him/her self, or services which would not have a charge in the absence of Delta Dental coverage.
17. Services or supplies received as a result of defect, or injury due to an act of war, declared or undeclared.
18. Services that are covered under a hospital, surgical/medical, or prescription drug program.
19. Appliances, restorations, or services for the diagnosis or treatment of disturbances of the temporomandibular joint (TMJ).
20. Myofunctional therapy.
21. Delta Dental is not obligated to pay claims received more than 12 months after the date of service.
22. Nutritional counseling, tobacco counseling and oral hygiene instruction are not covered benefits except for participants in Delta Dental's Health through Oral Wellness® (HOW®) program.

This is only a general summary of benefits. It provides a brief description about the important features of this policy and does not constitute a contract or guarantee of payment. Full terms and conditions are set forth in the policy provisions. If you have any questions about your plan's benefits or would like to submit a predetermination before services are performed, please call Delta Dental of Idaho customer service advisors at (208) 489-3580 or toll-free at (800) 356-7586. You may also log onto our website, www.deltadentalid.com, for benefit and eligibility information or up-to-date claim status.