

Hubbell Incorporated
Group #04744
Delta Dental PPO Plus Premier™
Low Plan - Effective 1/1/2022

	In-Network		Out-of-Network
	If a Delta Dental PPO™ Dentist is Used	If a Delta Dental Premier® is Used	If a Non-Participating Dentist is Used
Preventive & Diagnostic Exams (2 per calendar year per person plus 1 non-routine exam) Cleanings (4 per calendar year) Bitewing X-Rays Fluoride Treatments (Frequency limitations apply) Sealants, Space Maintainers Periodontal Maintenance	100%	100%	100%
Basic Fillings (composite fillings on all teeth) Simple Extractions Root Canals (Endodontics) Periodontics (Surgical), Oral Surgery Repair of Dentures	80%	50%	50%
Major Crowns & Gold Restorations Bridgework, Full & Partial Dentures Implants	60%	50%	50%
Annual Maximum (per person)	\$ 1,500	\$ 750	\$ 750
Annual Deductible Per Person Family Maximum Waived for	\$50 \$100 Preventive & Diagnostic	\$100 \$200 Preventive & Diagnostic	\$100 \$200 Preventive & Diagnostic
Orthodontics Children Only to age 19 Lifetime Maximum	50% \$ 1,500	50% \$ 1,500	50% \$ 1,500

Dependent children are covered to age 26.

There are not separate calendar year maximums and deductibles for each type of dentist. The calendar year maximums & deductibles cross-accumulate among Delta Dental PPO, Delta Dental Premier and non-participating dentists.

Over 300,000 participating dental offices nationwide participate with the national Delta Dental system, although you may choose any fully licensed dentist to render necessary services. Participating dentists will be paid directly by Delta Dental to the extent that services are covered by the contract. Non-participating dentists will bill the patient directly, and Delta Dental will make payment directly to the member. **Maximum benefit may be derived by utilizing the services of a participating dentist.**

Where the eligible patient is treated by a Delta Dental PPOSM dentist, the fee for the covered service(s) will not exceed the Delta Dental PPO maximum allowable charge(s). Where the eligible patient is treated by a Delta Dental Premier[®] dentist who does not participate in Delta Dental PPO or by a *Participating Specialist*, the dentist has agreed not to charge eligible patients more than the dentist's filed fee or Delta Dental's established maximum plan allowance, and Delta Dental will pay such dentists based on the least of the actual fee, the filed fee, or Delta Dental's established maximum plan allowance for the procedure(s). Claims for services provided by dentists who are neither Delta Dental Premier, Delta Dental PPO dentists, or *Participating Specialists* are paid based on the lesser of the dentist's actual charge or the prevailing fee. Members utilizing non-participating dentists may be billed for the difference between the dentist's charge and Delta Dental's allowable charge. Visit your own dentist. If you do not have a dentist, visit www.deltadentalct.com for a directory of participating dentists.

During your FIRST appointment, tell your dentist that you are covered under this program. Give him/her your Group's name, its Delta Dental Group Number and your Member ID number. If you have any questions regarding your benefits, you may contact our Customer Service Department Monday through Thursday, 8:00 a.m. to 6:30 p.m. EST and Friday, 8:00 a.m. to 5:00 p.m. EST, at 1-888-696-3174.




This overview contains a general description of your dental care program for your use as a convenient reference. Complete details of your program appear in the group contract between your plan sponsor and Delta Dental of New Jersey, Inc. which governs the benefits and operation of your program. In CT, Delta Dental of Connecticut writes dental coverage on an insured basis and Delta Dental of New Jersey administers self-funded dental benefit programs. The group contract would control if there should be any inconsistency or difference between its provisions and the information in this overview.

Everyone Deserves a Healthy Smile








Manage Your Dental Benefits with MySmile®

Thank you for choosing Delta Dental. To access MySmile, go to DeltaDentalCT.com and click on 'Sign in or Register' at the top right of the page. Once registered and logged in, you will be able to:

-  ▶ View your dental benefits to see important details regarding your dental coverage
-  ▶ Print your ID card
-  ▶ Provide an endorsement for your dentist to help others find the one that meets their needs

Other member tools available, include:

-  ▶ Our Find a Dentist tool - find a dentist near where you work or live
-  ▶ Dental Cost Estimator - find out cost ranges for common dental care needs
-  ▶ Forms - download and use important Delta Dental forms
-  ▶ Explanation of Benefits - view and print your EOBs
-  ▶ Oral Health and Wellness - Check out *grin!* magazine to learn more about the connection between a healthy smile and overall wellbeing

Three Easy Ways to Find a Participating Dentist

1. Website. Use the Find a Dentist tool at DeltaDentalCT.com
2. Mobile App. Download the Delta Dental App on your smart phone.
3. Telephone. Call us at 800-DELTAOK to have a listing sent to you.