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MAC (Maximum Allowable Charge)
a Feature of Delta Dental PPOSM
Patient Freedom—Option 2
Contributory

Summary of Benefits for: Sage Black Consulting & Contracting LLC

Group Number: 140315

Calendar Year Deductible	\$50 - Individual \$150 - Family	Applies to Basic and Major services only
Calendar Year Maximum	\$2,000	Per Individual
Orthodontic Lifetime Maximum	Not Included	
Prevention First	Included	When you see a PPO dentist, covered Diagnostic & Preventive services do not count toward your calendar year maximum

Network	Delta Dental PPO Dentist	Delta Dental Premier® Dentist	Non-Participating Dentist	Benefit Limitations
Diagnostic & Preventive Services				
Oral Exams and Cleanings	100%	90%	90%	Twice each in a 12-month period. Two additional cleanings available per 12 months for members with periodontal treatment history
Sealants	100%	90%	90%	Once per tooth for permanent molars in children through age 14
Bitewing X-Rays	100%	90%	90%	Once in a 12-month period
Full Mouth X-Rays	100%	90%	90%	Once in a 60-month period
Fluoride	100%	90%	90%	Twice in a 12-month period, through age 15
Space Maintainers	100%	90%	90%	Children through age 13
Basic Services				
Fillings	80%	80%	80%	Once per tooth in a 12-month period; amalgam fillings on back teeth; composite (white) fillings on front teeth
Simple Extractions	80%	80%	80%	
Oral Surgery	80%	80%	80%	
Endodontics/Periodontics	80%	80%	80%	
Major Services				
Denture Repair/Reline	50%	50%	50%	
Crowns	50%	50%	50%	Once per tooth in a 60-month period
Dentures, Bridges	50%	50%	50%	Once in a 60-month period, only when existing prosthesis cannot be made serviceable. Fixed bridges or removable partials are not a benefit for children under age 16.
Orthodontic Services	Not Included	Not Included	Not Included	

You are enrolled in a special PPO plan—a MAC PPO plan. The Maximum Allowable Charge (MAC) plan is a feature of Delta Dental PPO that will help you save on out-of-pocket costs. While you may visit any licensed dentist, you will see the greatest savings when you choose a PPO dentist.

If you do not see a PPO dentist, and your dentist charges more than the PPO dentist's Allowable Fee, you will be responsible for the excess charges. If you see a Premier dentist, you will be responsible for the difference between the PPO dentist's Allowable Fee and the fee from the Premier Maximum Plan Allowance (MPA). If you see a non-participating dentist, you will be responsible for the difference between the PPO dentist's Allowable Fee and the full charges you are billed.

This plan has Late Enrollment. Late enrollment means enrollment after the initial eligibility period (this does not apply to qualifying events). Late enrollees must be enrolled for 12 months before any benefits other than Diagnostic & Preventive will be covered.

This is a brief description of services covered under your dental plan. Please refer to the Employee Benefit Booklet for full plan details. If differences exist between this summary and the Employee Benefit Booklet, the Employee Benefit Booklet will govern.