

Delta Dental PPO[™] -Maximum Wellness

Our newest Incentive Plan -Available for Small Group January 1, 2022

This plan delivers a comprehensive design and incentive rewards for using preventive care. Every year oral health check-ups are used annual maximum benefits are increased the following year. Rewards increase each year until the maximum threshold is reached. Should annual visits not occur during the benefit period, the annual maximum level will "step down" the following benefit period. However, the benefits will never drop below the plan's set minimum level. Our combination of network size, incentive rewards and reduced treatment costs help your customers get in-network care while increasing their benefits and maximizing oral health.

| Coinsurance Options | Calendar Year Deductible Options | Calendar Year Maximum Options* | Additional Orthodonthia Coverage Options |
|------------------------|--|---|--|
| 100/80/50 | \$50/\$150 | \$1,000(step up to \$1,500) or \$2,000 (step up to \$2,500) step increases of \$100 per year | Children or Adult and Children 50% to \$1500 |

CLASS I

- Exams, cleanings, routine x-rays
- Periodontal maintenance
- Fluoride and sealant coverage for children and adults
- Services do not accumulate towards annual maximum.

CLASS II

- Fillings (posterior composites covered as a standard benefit)
- Root canals, extractions, sedation oral surgery
- Periodontics (surgery &root planning)
- Fabrication of athletic mouth guard covered for dependents
 6 through 18

CLASS III

- Crowns, dentures, partials, bridges
- Implants

PLAN HIGHLIGHTS:

- TMJ coverage included \$1,000 annual maximum, \$5000 lifetime maximum, 50% after deducible
- · No late entrant provisions or waiting period
- Increase of maximum benefits through preventive care



UNDERWRITING GUIDELINES: Eligibility

• Coverage available to employees as determined by the group

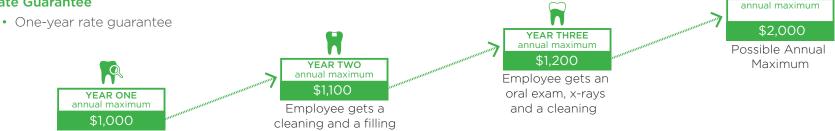
Participation

- For 10-99 groups: Employee participation is 100% of all eligible employees or tied to the company's medical plan: dependent participation is 50% of all eligible dependents or tied to the company's medical plan
- For 10-99 groups: Employee participation is 75% enrollment of all eligible employees or tied to the company's medical plan: dependent participation is 50% of all eligible dependents or tied to the company's medical plan

*HOW IT WORKS:

- 1 Employee enrolls and receives a healthy checkup service or treatment during their first benefit period.
- 2 Their annual maximum increases to the next designated step the subsequent year.
- 3 They must continue to receive at least one of the required treatments during each benefit period. They will then receive the next step increase in the next benefit period until they reach the top annual maximum threshold.

Rate Guarantee



Every year they get healthy checkups, their annual maximum increases! Every year they don't, their annual maximum decreases the following year. The annual maximum never falls below the set minimum.



Employee gets a cleaning

Want to learn more Maximum Rewards and how it can support your wellness initiatives?

Contact your Delta Dental of Washington sales representative today.

This is a summary of benefits only and does not constitute a contract. Please contact your Delta Dental sales executive for more information.

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