

Benefits for <u>University of Richmond</u> <u>Base Plan</u>

Group Number: <u>0000001946</u> • Effective Date: <u>January 01, 2026</u>

	Delta Dental PPO™	Delta Dental Premier®	Out-of-Network
Calendar Deductible (Applies to basic services)	\$75 per person; \$225 per family	\$75 per person; \$225 per family	\$100 per person; \$300 per family
Calendar Maximum	\$1,000 per person	\$1,000 per person	\$1,000 per person

For the services listed below, Delta Dental will pay the stated percentage of the plan allowance based on the dentist's participation with Delta Dental.

Benefits and Limitations*		Coinsurances		
		Delta Dental Premier®	Out-of- Network	
Diagnostic and Preventive Services	100%	100%	70%	
• Oral exams and cleanings — Twice in a calendar year.				
• Periodontal cleanings — Four times in a calendar year.				
• Fluoride applications — Once in a calendar year for enrollees under age 19.				
• X-rays — Bitewing X-rays are limited to once in a calendar year; limited to a maximum of four films or a set (seven to eight films) of vertical bitewings. Fullmouth X-rays are limited to once in a five-year period.				
• Sealants — One per tooth in a 24-month period for members under age 16 on non-carious, non-restored first and second permanent molars.				
Basic Services	80%	80%	50%	
• Fillings — One per surface in a 24-month period.				
Simple extractions				



Additional benefits included in your plan:

*Healthy Smile, Healthy You** — Provides additional cleanings, fluoride and/or sealants for members with certain health conditions. Visit DeltaDentalVA.com to learn more or to download an enrollment form.

Special Health Care Needs Benefit — Provides additional benefits for members with special needs. To learn more about this benefit please visit https://deltadentalva.com/special-health-care-needs-resources.html.

Coverage is available for:

• Dependent children, only to the end of the calendar year when they reach age 26 (the "limiting age").

Convenient, Eco-Friendly Options Available:

At Delta Dental of Virginia, we are committed to taking actionable measures to minimize our environmental footprint.

Join us as we step toward reducing paper waste and promoting sustainability by signing up to receive your Delta Dental of Virginia explanation of benefits (EOB) digitally at DeltaDentalVA.com/members.

Choosing a dentist

You may select the dentist of your choice. However, to get the most value from your dental benefits, make sure your dentist participates in the network listed at the top of your Delta Dental ID card. Delta Dental PPO™ dentists have agreed to accept Delta Dental's PPO™ plan allowance, plus any required coinsurance and deductible (if applicable), as payment in full. Delta Dental Premier® dentists have not agreed to accept the Delta Dental PPO™ plan allowance as payment in full. Delta Dental PPO™ and Delta Dental Premier® dentists will submit claims directly to Delta Dental and we will issue the payment to the dentist. With the PPO plan, Premier dentists can bill you for the difference between the PPO and the Premier allowances. This means, members who go to Premier dentists may have higher out-of-pocket expenses under this plan. Visit DeltaDentalVA.com to find a participating dentist in your area.



Delta Dental PPO™

Group Name: Delta Dental of Virginia
Group Number: 000000000-00000-0000

Subscriber: Jane Doe
ID Number: XXXXX000
Effective Date: XX/XX/XXXX

Delta Dental of Virginia, 4818 Starkey Road, Roanoke, VA 24018 Electronic Claims Payor: 54084

800-237-6060 • DeltaDentalVA.com

Delta Dental is a Registered Mark of Delta Dental Plans Association.

If you visit an out-of-network dentist, Delta Dental will pay its portion of the bill and you are responsible for any coinsurance and deductible (if applicable), as well as the difference between the nonparticipating dentist's charge and Delta Dental's payment. Payment will be made to you, unless state law requires otherwise.

This fact sheet is a brief description of dental services covered under your plan and is not designed to serve as an Evidence of Coverage. If you have questions about specific benefits or limitations under your plan, call Delta Dental's Benefit Services at 800.237.6060 or visit DeltaDentalVA.com/members to register for an account.

Continued on next page