

DENTAL BENEFITS

1. When does my deductible year begin?

Your deductible year is January to December.

2. When does my coverage level change?

Your level of benefits for Coverage C type procedures (root canals, crowns, etc.) is dependant upon the date of your enrollment. If you were first eligible for coverage in September, your benefit year would run September through August. Your deductible year would still be January to December. If you were coming on the dental plan due to an open enrollment process, your coverage level of benefits would change on a January through December basis.

3. Is there an age limit on coverage for a dependent?

Yes. Delta Dental requires that the dependent child is also a full-time student and this must be verified twice a year. Once in the spring and again in the fall. Coverage for a dependent would end the end of the month the dependent child has his or her 19^h birthday, unless they are a full time student. The maximum age for a dependent is 25.

4. Where can I find a dentist in the area that accepts our dental insurance?

You can access a current list of providers on the Delta Dental web site at www.deltadentalmo.com. Or, you may pick up a list of providers in the Human Resources area that are within a 50 mile radius of the Joplin area.

5. Will I receive the same benefits if I go to a dentist who does not participate with Delta Dental?

Yes. There would be the same deductible, co-insurance and annual maximums. However, the benefit payment for each service is based on the amount charged by the majority of dentists – also referred to as the prevailing fee. If the dentist's fee is higher than the prevailing fee, the patient is responsible for the balance, in addition to the deductible, coinsurance and any non-covered charges. That means your out-of-pocket costs may be more if you do not use a Delta Dental provider.