Stifel – Preventive Plan (MO8756)	Delta Dental PPO <sup>SM</sup> Network	Delta Dental Premier <sup>®</sup> Network	Out-of-Network
Preventive Services  Bitewing x-rays Emergency palliative treatment Full mouth x-rays Oral Examinations Prophylaxis (cleanings) Sealants Space maintainers Topical fluoride treatments Periapical x-rays Problem focused exams Brush biopsy	90%	80%	80%
Basic Services  Fillings Non-Surgical Periodontics Oral surgery, including simple and surgical extractions Periodontal maintenance Endodontics Prefabricated stainless steel crowns Localized delivery of antimicrobials Recement crowns, bridges, inlays and onlays	70%	70%	70%
Major Services  Not covered	N/A	N/A	N/A
Orthodontia  Not covered	N/A	N/A	N/A
Calendar Year Deductible (Applied to Basic Services)	\$50 individual 3X family	\$50 individual 3X family	\$50 individual 3X family
Annual Maximum  (Applied to Preventive and Basic Services)  Healthy Smiles, Healthy Lives Benefit Ontion – Two additional cle	\$1,500	\$1,000	\$1,000

*Healthy Smiles, Healthy Lives* Benefit Option – Two additional cleanings are covered per benefit period for patients who are pregnant, diabetic, have a suppressed immune system, cardiovascular disease, or have a history of periodontal therapy.

Dependent Age Limit: 26 (end of month)

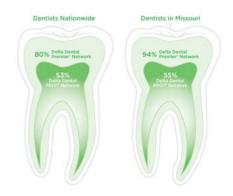
## **About Delta Dental networks**

**Delta Dental PPO Providers:** agree to accept contractual reimbursement as payment in full and will not balance bill.

**Delta Dental Premier Providers:** agree to accept contractual reimbursement as payment in full and will not balance bill.

**Out-of-Network Providers:** are not contracted with Delta Dental and therefore may balance bill the difference between Delta Dental's out-of-network payment and billed charges.

Delta Dental PPO Providers typically offer the greatest discounts.



This is intended to be a summary only. If a discrepancy occurs the Summary Plan Document will govern. Please refer to your Summary Plan Description (SPD) for a more complete listing of services including plan limitations and exclusions.