

| Stifel – Preventive Plan (MO8756) | Delta Dental PPO SM Network | Delta Dental Premier [®] Network | Out-of-Network |
|---|--|---|------------------------------|
| Preventive Services <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • Not covered | N/A | N/A | N/A |
| Orthodontia <ul style="list-style-type: none"> • 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) | \$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.