### 

# YOUR DENTAL BENEFITS

#### Prepared for the employees of Modine Manufacturing Company

The summary below does not cover all plan details. Further information can be found in the Summary Plan Description (SPD). That document provides a thorough explanation of your dental plan, including any limitations or exclusions that might apply. If there are any discrepancies between information found here and the group contract, the group contract shall govern.

	Basic Plan - #50323			Premium Plan - #50118		
	Delta Dental PPO™ Network	Delta Dental Premier® Network or Out-of-Network		Delta Dental PPO™ Network	Delta Dental Premier® Network or Out-of-Network	
Individual Annual Maximum	\$1,000	\$1,000		\$2,000	\$2,000	
Deductible - Ind. / Family	\$50 / \$150	\$50 / \$150		\$50 / \$150	\$50 / \$150	
<b>Diagnostic &amp; Preventive</b> Exams, cleanings, fluoride treatments, X-rays, space maintainers, sealants	100%	100%		100%	100%	
Basic & Major Services Emergency treatment to relieve pain, fillings, root canals, treatment of gum disease, extractions, and other oral surgery	80%*	80%*		80%*	80%*	
Crowns, bridges, dentures, repairs and adjustments to bridges and dentures, and implants	50% *	50%*		50%*	50%*	
Orthodontic Services Coverage copayment Individual lifetime maximum Dependents eligible to Adult orthodontics	No Coverage			50% \$2,500 Age 26 Yes	50% \$2,500 Age 26 Yes	
CheckUp™ Plus	Yes	Yes		Yes	Yes	
EBICP	Yes	Yes		Yes	Yes	
Dependent Eligibility	Dependents are covered to the end of the month they turn 26			Dependents are covered to the end of the month they turn 26		

\*deductible applies

CheckUp<sup>™</sup> Plus allows enrollees to get diagnostic and preventive dental services without those costs getting applied to the individual annual maximum – leaving more flexibility for restorative care that might be needed later.

**Evidence-Based Integrated Care Plan (EBICP**) provides additional cleaning(s) and/or fluoride treatments to individuals with specific medical conditions that have oral implications.

## How Delta Dental Provides You Value

### Best of both worlds: Nationwide network. local service.

Dental insurance from Delta Dental can help you and your family save money every time you see the dentist, whether for preventive checkups and cleanings or unexpected expenses like fillings or crowns.

Delta Dental offers two dental networks: Delta Dental PPO<sup>™</sup> and Delta Dental Premier<sup>®</sup>. Both save you money.

Dentists who belong to the Delta Dental PPO network offer the lowest discounts. And the Delta Dental PPO network has more places for you to see the dentist than any other PPO network.

Dentists who belong to the Delta Dental Premier network also agree to discounts - just not as deep. But the network is much broader; more than 81 percent of dentists nationally - and more than 90 percent in Wisconsin - belong to the Delta Dental Premier network. The Delta Dental Premier network is the nation's largest dentist network.

#### Delta Dental offers two dental networks. Both save you money.



**Delta Dental PPO Dentists** (Accept reduced fees - saving you the most money)

**Delta Dental Premier Dentists** 

(Accept reduced fees, but not

Out-of-Network (No agreed-upon discounts)

#### Both networks provide you with the following:



#### **Treatment guarantees**

Dentists agree to repair or replace dental restorations should they fail within 24 months.



#### No balance-billing

Dentists agree to a maximum fee - if their normal charge is higher than the maximum fee, they can't pass the balance on to you.



#### Claims processing

Dentists file claims on your behalf. Payments go directly to the dentist. No work for you!