



*Contractual limitations and exclusions are set up to provide the most benefits to the greatest number of people. Exclusions include services not covered by Delta. Limitations specify cases in which coverage is limited in order to ensure affordable dental benefits for everyone.*

*At Delta Dental...  
we keep you smiling.®*



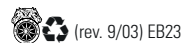
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Visit Delta's web site at:  
[www.deltadentalca.org](http://www.deltadentalca.org)



What are contractual limitations and exclusions?





## ● What are contractual limitations and exclusions?

Delta designs dental benefit programs according to the type of dental benefits an employer, union or trust fund wishes to provide and the amount each can afford to spend. Delta helps each group maximize its dollars and provide benefits to the greatest number of people.

Contractual limitations and exclusions are set up with this idea in mind — to keep down administrative costs, making dental coverage more widely accessible. They include services not covered by Delta or those whose coverage is limited in order to ensure affordable dental benefits for everyone.

A common exclusion is cosmetic dentistry because cosmetic procedures are generally not necessary for maintaining good dental health. An example of a limitation is an annual dollar maximum per calendar year and a specified number of services, such as two examinations and two cleanings (prophylaxes) in a calendar year.

Sometimes services recommended by your dentist are not payable by Delta. Here are some examples:

- After undergoing extensive periodontal treatment, Ray is told to return to the periodontist's office for periodontal cleanings every four months. However, his dental benefits cover only two cleanings of any kind in a calendar year. Ray will pay for the remaining two cleanings himself.
- Jan's dental program has an annual dollar maximum of \$1,000 per person per calendar year. Starting in March, she has several procedures done, including an examination, x-rays, a cleaning and two crowns. Jan has reached her annual maximum, but she has had only one cleaning, and her program covers two per year. Jan schedules a second cleaning for later in the year, then finds out that it would not be covered — she will have to pay for it herself. Why? Because she has already reached her annual dollar maximum.

To be sure that services recommended by your dentist will be covered, you can check your Evidence of Coverage booklet from Delta or ask your dentist to request a predetermination from Delta.

A predetermination is a free service that helps you make an informed decision about your dental care. Your dentist sends Delta the proposed treatment plan and Delta checks to be sure the services are covered by your dental program. We also calculate how any copayments and dollar maximum limits might affect your share of the cost. Your dentist then receives an estimate of the amount Delta will pay for approved services, and the amount you will be responsible for.

Contractual limitations and exclusions ensure that as many people as possible receive regular dental care and maintain healthy teeth and gums.

