

**Forward Air**  
**Group #000-1809-0001**  
**Effective Date 1/1/05**

<b>Delta Dental Benefits – DeltaPremier Network</b>	
<b>Calendar Year Maximum</b>	<b>\$1,000</b>
<b>Lifetime Orthodontics Maximum</b>	<b>\$1,500</b>
<b>Annual Deductible <u>(with three month carry over)</u></b> Applies to Basic and Major Only	<b>Per Person \$50</b> <b>Family \$150</b>
<b>Diagnostic and Preventive Services</b> <ul style="list-style-type: none"> <li>• Oral examinations</li> <li>• Prophylaxis (cleanings)</li> <li>• X-rays</li> <li>• Fluoride treatment to age 19</li> <li>• Space maintainers to age 14</li> </ul>	<b>100%</b>
<b>Basic Services</b> <ul style="list-style-type: none"> <li>• Restorative (fillings)</li> <li>• Denture Repair</li> <li>• General anesthesia</li> <li>• Simple Extractions</li> <li>• Oral Surgery (extractions including surgical removal of teeth)</li> <li>• Periodontics (treatment of gums and bones supporting teeth)</li> <li>• Endodontics (root canal therapy)</li> </ul>	<b>80%</b>
<b>Major Services</b> <ul style="list-style-type: none"> <li>• Crowns</li> <li>• Bridges</li> <li>• Partial dentures</li> <li>• Denture Reline &amp; Rebase</li> <li>• Full Dentures</li> </ul>	<b>50%</b>
<b>Orthodontic Services</b> <ul style="list-style-type: none"> <li>• Straightening of teeth for dependents to age 19</li> </ul>	<b>50%</b>

*For a detailed description of your benefit plan, please review your Summary Plan Description*

**Introduction to Delta Dental**

This is a brief description of the most important features of the Delta Dental program. This program allows you to go to any dentist, however, it is to your advantage to select a participating Delta dentist.

**Finding a Participating Delta Dentist**

There are more than 145,000 participating dental locations in the nation. To verify participation status, visit Delta Dental's web site at [www.deltadentaltn.com](http://www.deltadentaltn.com) (choose DeltaPremier), call our Customer Service Department at 615-255-3175 inside the Nashville calling area or 1-800-223-3104 outside of Nashville, ask your group administrator, or simply ask your dentist if he/she is a participating Delta dentist.

**Maximum Plan Allowance (MPA)**

You are not responsible for charges exceeding the MPA if you go to a participating Delta dentist. You are responsible for charges exceeding the MPA if you go to a non-participating dentist. The MPA charges are based on fees charged in your geographic area.

**When do Benefits Start?**

Your coverage will begin with Delta Dental on the effective date of your plan. Benefits are available immediately for any services you receive after the effective date of the plan.

If you do not enroll when first eligible, you must wait until the first open enrollment period to enroll in the plan.

If you enroll in the dental plan and then drop the coverage while eligible, you cannot re-enroll in the plan until the first open enrollment period following 12 consecutive months without coverage.



**240 Venture Circle**  
**Nashville, TN 37228**  
**1-800-223-3104**  
**(615) 255-3175**  
[www.deltadentaltn.com](http://www.deltadentaltn.com)

*This form is not a contract of insurance. Terms and conditions are set forth in the Master Group Policy issued directly to your employer.*

**Choosing Your Dentist**

You may choose any licensed dentist. However, it is to your advantage to choose a participating Delta dentist. Here's why:

- Claim forms will be completed and submitted at no charge. Non-participating dentists may require you to complete forms yourself or to pay a service charge.
- Payment will be based on Delta's Maximum Plan Allowance fee. You only have to pay your co-insurance; you are not responsible for charges exceeding the Maximum Plan fee.
- Because Delta reimburses its dentists directly, they agree to charge you no more than your co-insurance and/or deductible; you don't have to pay the whole bill and wait for reimbursement.
- If a non-participating dentist's fees exceed the industry average Maximum Plan Allowance, you must pay the difference plus your co-insurance. You may also have to pay the entire bill in advance.

### **The Advantage of Pre-determination**

If you're thinking about having dental work done that will cost you more than \$300, ask your dentist to request a pre-determination before starting treatment. This will let you know approximately how much the work will cost and what your share of the costs will be. Pre-determination is not a guarantee of benefits.

### **Optional Services**

Services that a subscriber or covered dependent decide to have provided which are more expensive than those that Delta Dental Plan of Tennessee pays for are called Optional Services. In these cases, Dental Plan of Tennessee's payment will be limited to what would normally be paid and the subscriber will be responsible for the remainder of the dentist's fee.

For example, if your benefit plan allows for amalgams only even though a metal or porcelain inlay is suggested by your dentist, Delta Dental Plan of Tennessee will pay for only the cost of the amalgam.

### **What is not Covered?**

- Cosmetic surgery or procedures for purely cosmetic reasons; services for congenital or developmental malformations; treatment to restore tooth structure lost from wear; treatment to rebuild or maintain chewing surfaces due to teeth out of alignment or occlusion; treatment to stabilize teeth (equilibration, periodontal splinting or double abutting on bridges).
- Services for any disturbance of the temporomandibular joints (jaw joints) or myofascial pain dysfunction.
- Services rendered by a Dentist beyond the scope of his license; services performed by any person other than a dentist or auxiliary personnel legally authorized to perform services under the supervision of a dentist.
- Charges by any hospital or other surgical or treatment facility and any additional fees charged by the dentist for treatment in any such facility.
- Oral hygiene instruction, dietary instructions, prescribed drugs or other medication, experimental procedures, or conscious sedation.
- Implants or surgical removal of implants.
- General anesthesia is only a benefit when administered by a properly licensed dentist in connection with covered surgery services.
- Dental services for which the eligible person incurs no charge; dental services to the extent that charges for such services exceed what would have been made and actually collected if no coverage existed hereunder.
- Temporary partial dentures are a benefit only when anterior teeth are missing.
- Porcelain, gold or veneer crowns are not covered benefits for children under 12; nor fixed bridges or cast partials for children under 16.
- Services for injuries or conditions which are compensable under Worker's Compensation or Employer's Liability Laws; services which are provided to the eligible person by any Federal, State or local agency, unless this exclusion is prohibited by law.