

Benefit summary

Easy access and great value

Members of the Delta Dental Individual and Family™ EPO Value plan have access to Delta Dental’s EPO network when receiving care in Massachusetts (MA). Participating providers offer discounted fees and adhere to a no-balance-billing policy.

If you require care outside of Massachusetts, you have access to Delta Dental’s extensive national PPO network. Members also have the flexibility to visit a provider who does not participate in the Delta Dental EPO network in MA or the Delta Dental PPO™ network outside of MA; however, benefits will be paid at the out-of-network level shown in the right-hand column of this coverage summary. Out-of-pocket costs will be higher because the benefit level is lower, Delta Dental’s contracted rates do not apply, and the no-balance-billing policy is not in effect.

[Learn more at deltaxdentalma.com](http://deltadentalma.com)

Visit deltadentalma.com and log into your online member account to search for a dentist, check eligibility and claims history, view your member ID, and more. If you have questions or need assistance, call customer service at 800-872-0500, Monday through Friday, 8:00 a.m. – 8:00 p.m.

Discover how to empower your smile and make the most of your dental plan at deltadentalma.com/maximize-your-plan.

Coverage summary

| Type | Amount | |
|--|---------|---|
| Deductible | | |
| Individual | \$50 | Deductible waived for Diagnostic and Preventive categories. |
| Family | \$150 | Deductible waived for Diagnostic and Preventive categories. |
| Maximum Per Member for members age 19 and over | \$1,750 | |
| Out of Pocket Maximum for members under age 19 | \$350 | Limited to \$700 per family |

| Category / Procedure | Qualifications for members under age 19 | Qualifications for members age 19 and over | Members under age 19 | | Members age 19 and over | |
|--------------------------|---|--|----------------------|----------------|-------------------------|-----------------|
| | | | In Network | Out of Network | In Network | Out of Network* |
| Diagnostic | | | | | | |
| Comprehensive Evaluation | Once per patient per location. | Once every 60 months per location. | 100% | 80% | 100% | 80% |
| Periodic Oral Exam | Twice per patient per location per 12 months. | Twice every 12 months. | 100% | 80% | 100% | 80% |
| Full Mouth X- rays | Once every 36 months. | Once every 60 months. | 100% | 80% | 100% | 80% |
| Bitewing X-rays | Twice per patient per location per 12 months. | Twice every 12 months. | 100% | 80% | 100% | 80% |
| Single Tooth X-rays | As needed. | As needed. | 100% | 80% | 100% | 80% |
| Preventive | | | | | | |
| Teeth Cleaning | Twice every 12 months. | Twice every 12 months. | 100% | 80% | 100% | 80% |
| Fluoride Treatments | Once every 3 months. | Not covered. | 100% | 80% | 0% | 0% |
| Space Maintainers | Covered. | Not covered. | 100% | 80% | 0% | 0% |
| Sealants | Age 0-16. One per 3 years per provider or location per tooth. | Not covered. | 100% | 80% | 0% | 0% |

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Delta Dental Individual and Family™ EPO Plus

| Category / Procedure | Qualifications for members under age 19 | Qualifications for members age 19 and over | Members under age 19 | | Members age 19 and over | |
|------------------------------------|--|--|----------------------|----------------|-------------------------|-----------------|
| | | | In Network | Out of Network | In Network | Out of Network* |
| Restorative | | | | | | |
| Silver Fillings | One per tooth per surface each 12 months. | Once every 24 months per surface per tooth. | 80% | 60% | 80% | 60% |
| White Fillings (Front Teeth) | One per tooth per surface per 12 months. | One per tooth per surface per 24 months. | 80% | 60% | 80% | 60% |
| White Fillings (Back Teeth) | One per tooth per surface per 12 months. Multi surfaces will be processed as silver filling and the patient is responsible up to the Delta Dental negotiated fee for white fillings, where allowable by state law. In other states, the patient is responsible up to the provider's full submitted charge. | One per tooth per surface per 24 months. Multi surfaces will be processed as a silver filling and the patient is responsible up to the Delta Dental negotiated fee for white fillings, where allowable by state law. In other states, the patient is responsible up to the provider's full submitted charge. | 80% | 60% | 80% | 60% |
| Temporary Fillings | Once per tooth per 60 months. | Once per tooth per 60 months. | 80% | 60% | 80% | 60% |
| Stainless Steel Crowns | Four per patient per day. | | 80% | 60% | Not Covered | Not Covered |
| Oral Surgery | | | | | | |
| Simple Extractions | Covered. | Once per tooth. | 80% | 60% | 80% | 60% |
| Surgical Extractions | Covered. | Once per tooth. | 80% | 60% | 80% | 60% |
| Periodontics | | | | | | |
| Periodontal Surgery | One per quadrant every 36 months. | Once every 36 months per quadrant. | 80% | 60% | 80% | 60% |
| Scaling and Root Planing | One per quadrant every 24 months. | Once per quadrant every 24 months. | 80% | 60% | 80% | 60% |
| Periodontal Cleaning | Not Covered. | Four times every 12 months following active periodontal treatment. Not to be combined with preventive cleanings. | 0% | 0% | 100% | 80% |
| Endodontics | | | | | | |
| Root Canal Treatment | Once per tooth per lifetime. | Once per tooth. | 80% | 60% | 80% | 60% |
| Vital Pulpotomy | Once per tooth per lifetime. | Not covered. | 80% | 60% | 0% | 0% |
| Prosthetic Maintenance | | | | | | |
| Bridge or Denture Repair | | Once per 12 months, same repair. | 80% | 60% | 80% | 60% |
| Rebase or Reline of Dentures | Once per patient every 24 months. | Once within 36 months. | 80% | 60% | 80% | 60% |
| Recement of Crowns & Onlays | | Once per tooth. | 80% | 60% | 80% | 60% |
| Emergency Dental Care | | | | | | |
| Minor treatment for Pain Relief | | Three occurrences in 12 months. | 80% | 60% | 80% | 60% |
| General Anesthesia | Allowed with covered surgical services only. | Allowed with covered surgical services only. | 80% | 60% | 80% | 60% |
| Prosthodontics | | | | | | |
| | | A 6-month waiting period applies. | | | | |
| Dentures | One per patient per 84 months. | Once within 60 months. | 50% | 30% | 50% | 30% |
| Fixed Bridges and Crowns | Once per tooth per 60 months. | When part of a bridge. Once within 60 months. | 50% | 30% | 50% | 30% |
| Implants | Not covered. | Not covered. | 0% | 0% | 0% | 0% |
| Major Restorative | | | | | | |
| | | A 6-month waiting period applies. | | | | |
| Crowns | One per tooth each 60 months. | When teeth cannot be restored with regular fillings. Once within 60 months per tooth. | 50% | 30% | 50% | 30% |
| Orthodontics | | | | | | |
| Medically Necessary Orthodonture** | Once per lifetime. | Not covered. | 50% | 30% | 0% | 0% |

Dependents are covered up to age 26.

* Non-participating dentists may balance bill. Subscribers are responsible for the difference between the non-participating maximum plan allowance and the full fee charged by the dentist.

** Orthodontic services for children under the age of nineteen (19) for severe and handicapping malocclusion as defined by HLD index score of 22 and/or one or more auto Qualifier. Requires prior authorization.

Nondiscrimination Notice and Language Assistance

Delta Dental of Massachusetts complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Delta Dental of Massachusetts does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Delta Dental of Massachusetts:

- Provides free aids and services to people with disabilities to communicate effectively and us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, and accessible electronic formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, visit: <http://www.deltadentalma.com> or call the number on your member ID card. If you believe that Delta Dental of Massachusetts has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Alisa Lewis
Senior Director of Governance, Risk and Compliance
Compliance Department
465 Medford Street
Boston, MA 02129
Phone: 617-580-2028
Email: privacy@deltadentalmass.com
TTY : 711

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Alisa Lewis is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can file a complaint electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/oc/p/portal/lobby.jsf> or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
800-363-1019, 800-537-7697 (TDD)

View our Notice of Privacy Practices at <https://deltadentalma.com/privacy-policy>

(1) Delta Dental of Massachusetts PPO and Premier insurance products are offered by Dental Services of Massachusetts, Inc.

(2) Total Choice PPO and Delta Dental EPO insurance products are offered by DSM Massachusetts Insurance Company, Inc.

| Notice of availability of Language Services |
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| <p>ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-872-0500 (TTY: 711).</p> |
| <p>ATTENTION: Si vous parlez français, vous avez accès gratuitement à des services d'assistance linguistique. Appelez le 1-800-872-0500 (TTY: 711).</p> |
| <p>ATENÇÃO: Se você fala português, tem à sua disposição serviços gratuitos de assistência linguística. Ligue para 1-800-872-0500 (TTY: 711).</p> |
| <p>注意: 如果您说中文，您可以免费获得语言协助服务。请致电 1-800-872-0500 (TTY: 711)。</p> |
| <p>CHÚ Ý: Nếu bạn nói tiếng Việt, bạn có quyền sử dụng miễn phí dịch vụ hỗ trợ ngôn ngữ. Vui lòng gọi 1-800-872-0500 (TTY: 711).</p> |
| <p>주의: 한국어를 사용하시는 경우, 무료 언어 지원 서비스를 이용하실 수 있습니다. 1-800-872-0500 (TTY: 711) 로 전화하십시오.</p> |
| <p>Kung nagsasalita ka ng Tagalog, mayroon kang libreng access sa mga serbisyo ng tulong sa wika. Tumawag sa 1-800-872-0500 (TTY: 711).</p> |
| <p>500-872-800-1 ربية، يمكنك الحصول على خدمات المساعدة اللغوية مجانًا. يرجى الاتصال برقم إشعار: إذا كنت تتحدث اللغة الع (TTY: 711).</p> |
| <p>ВНИМАНИЕ: Если вы говорите по-русски, у вас есть бесплатный доступ к услугам языковой поддержки. Звоните 1-800-872-0500 (TTY: 711).</p> |
| <p>ATTENZIONE: Se parli italiano, hai accesso gratuito ai servizi di assistenza linguistica. Chiama il 1-800-872-0500 (TTY: 711).</p> |
| <p>ACHTUNG: Wenn Sie Deutsch sprechen, haben Sie kostenlosen Zugang zu Sprachunterstützungsdiensten. Rufen Sie 1-800-872-0500 (TTY: 711).</p> |
| <p>注意: 日本語を話す場合、無料で言語支援サービスをご利用いただけます。1-800-872-0500 (TTY: 711) にお電話ください。</p> |
| <p>UWAGA: Jeśli mówisz po polsku, masz bezpłatny dostęp do usług wsparcia językowego. Zadzwoń pod numer 1-800-872-0500 (TTY: 711).</p> |
| <p>ATANSYON: Si w pale kreyòl ayisyen, ou gen aksè gratis ak sèvis asistans lang. Rele 1-800-872-0500 (TTY: 711).</p> |