

Delta Dental Premier Voluntary Table Plan

Enrollment in the Delta Dental plan for RTA members is renewable in June. The plan covers from July 1, 2011 to June 30, 2012. Numerous changes and upgrades have been made to the plan. The revisions are listed below.

1. Last year Delta increased the annual coverage from \$1,000 to \$1,500. The "Rollover Max" was raised from \$350 to \$500. Qualification for the "Rollover Max" requires at least one cleaning or one oral exam in the plan year. The total yearly claims cannot exceed \$700. The "Rollover Max" will then allow you to roll over \$500 to use the next year and beyond to a maximum rollover of \$1250.
2. All benefits covered under the Delta Dental Premier Voluntary plan have been increased by 5%. New and renewing members will receive a new table of benefits after July 1, 2011.
3. There is no waiting period for service and no pre-existing conditions exclusion.
4. Annual premiums have stayed the same for the past two years. \$384 for Single Plan and \$948 for a family plan. These rates will remain unchanged until at least June 30, 2013.

NOTE: A member and spouse qualify for two single plans, rather than a family plan, saving our member \$180 per year.

5. Coverage for dependents up to age 26
6. Direct Payment: Delta Dental pays in-network dentists directly, so you don't have to pay the covered amount up front and wait for a re-imbusement check.
7. Networks: Delta Dental Premier Table Plan members benefit from having access to the Delta Dental Premier Network, the largest dental network in the country with over 223,000 dentist locations. Participating dentist often accept reduced fees, saving you money on out-of-pocket costs.
8. Out-of-Network Coverage: The Delta Dental Premier Table plan covers services performed by non-participating dentists. However, your out-of-pocket expenses may be greater. You will be responsible for the difference between Delta Dental's payment and the dentist's submitted charge, and may be responsible for submitting your own claim forms.

NOTE: In-Network dentists submit the forms for members.