

Plan Benefit Highlights for: Imperial Valley College

Group No: 00904

In this incentive plan, Delta Dental pays 80% of the PPO contract allowance for covered basic services during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 80%.

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to end of month dependent turns age 26
Deductibles	Delta Dental PPO dentists: None Non-Delta Dental PPO dentists: \$100 per person each calendar year
Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics?	Delta Dental PPO dentists: N/A Non-Delta Dental PPO dentists: Yes
Maximums	\$2,500 per person each calendar year
D & P counts toward maximum?	Yes
Waiting Period(s)	Basic Benefits None