



**Summary of Dental Plan Benefits  
For First Medicare Direct  
Medicare Advantage Optional Supplemental Buy-Up Dental Plan**

This Summary of Dental Plan Benefits should be read along with your Certificate. Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. You may access your Certificate on the plan’s website at [www.firstmedicare.com](http://www.firstmedicare.com).

**\*Services received from dentists who do NOT participate in the Delta Dental Medicare Advantage™ Network are NOT covered benefits. Please note Delta Dental’s Medicare Advantage Network only consists of dentists in the state of North Carolina.**

**IMPORTANT: If you receive services from a dentist that DOES NOT participate in Delta Dental’s Medicare Advantage Network YOU WILL BE RESPONSIBLE for the full cost of those services and no payment will be made by Delta Dental.**

**Control Plan** – Delta Dental of North Carolina

**Benefit Year** – January 1 through December 31, 2020

**Covered Services –**

The following Diagnostic and Preventive services are included with your First Medicare Direct medical plan if they are provided by a Delta Dental Medicare Advantage Dentist.

	<b>Delta Dental Medicare Advantage Dentist</b>	<b>Nonparticipating (out-of-network) Dentist</b>
	<b>Plan Pays</b>	<b>Plan Pays*</b>
<b>Diagnostic and Preventive Services</b> – exam and cleaning, payable once per calendar year	<b>100%</b>	<b>0%</b>
<b>Bitewing Radiographs</b> – bitewing x-rays, payable once per calendar year	<b>100%</b>	<b>0%</b>

These services are included with the Delta Dental Optional Supplemental Dental Plan and are in addition to the Covered Services included with in your First Medicare Direct medical plan.

	<b>Delta Dental Medicare Advantage Dentist</b>	<b>Nonparticipating (out-of-network) Dentist</b>
	<b>Plan Pays</b>	<b>Plan Pays*</b>
<b>Diagnostic Services</b>		
<b>Diagnostic Services</b> – one additional exam and one additional cleaning per calendar year	<b>100%</b>	<b>0%</b>
<b>Brush Biopsy</b> – to detect oral cancer	<b>100%</b>	<b>0%</b>
<b>Emergency Palliative Treatment</b> – to temporarily relieve pain	<b>100%</b>	<b>0%</b>
<b>Radiographs</b> – Full mouth series, periapical or panoramic X-ray, payable once per five year period	<b>100%</b>	<b>0%</b>

Basic Services		
<b>Minor Restorative Services</b> – fillings and crown repair	50%	0%
<b>Endodontic Services</b> – root canals	50%	0%
<b>Periodontic Services</b> – to treat gum disease	50%	0%
<b>Oral Surgery Services</b> – extractions and dental surgery	50%	0%
<b>Other Basic Services</b> – miscellaneous services	50%	0%

Below is an overview of frequencies and limitation for your Delta Dental Optional Supplemental Dental Plan combined with the dental services included with your FirstMedicare Direct medical plan.

- A total of two exams (including evaluations by a specialist) are payable per calendar year.
- A total of two prophylaxes (cleanings) are payable per calendar year.
- Full mouth X-rays (which include bitewing X-rays) are payable once in any five-year period.
- All other limitations are listed in Section VII of the Delta Dental's Optional Supplemental Dental Plan Certificate.

**Maximum Payment** – \$1,000 per person total per Calendar year on all services covered by Delta Dental's Optional Supplemental Buy-Up Dental Plan. Covered services included with your FirstMedicare Direct medical plan do not apply to this maximum.

**Deductible** – None.

**Eligible People** – All members that elect the Delta Dental Optional Supplemental Buy-Up Dental Plan and are enrolled in one of the following FirstMedicare Direct Medicare Advantage plans: FirstMedicare Direct HMO Plus, FirstMedicare Direct HMO Standard, FirstMedicare Direct HMO Prime, FirstMedicare Direct PPO Plus and FirstMedicare Direct PPO Premier.

For enrollment and disenrollment information, please refer to your plan's Evidence of Coverage on [www.FirstMedicare.com](http://www.FirstMedicare.com).