



**Delta Dental PPO/OSU Clinic  
Summary of Dental Plan Benefits  
For Group# 1960**

**The Ohio State University Student Health Insurance Program**

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. If a statement in this Summary conflicts with a statement in the Certificate, the statement in this Summary applies to you and you should ignore the conflicting statement in the Certificate. The percentages below are applied to Delta Dental's allowance for each service and it may vary due to the dentist's network participation.\*

**Control Plan** – Delta Dental of Ohio

**Benefit Year** – August 19, 2025 through August 17, 2026.

July 22, 2025 through August 18, 2025 for early arriving students who purchase interim coverage.

**Maximum Payment** - \$750 per person total per Benefit Year on all services.

**Deductible** - When services are performed at the Wilce Student Health Center or the College of Dentistry Student Clinics, there is a \$17 copayment for exams. If more than one such covered service is performed in the same visit, only one \$17 copayment is due. For services performed elsewhere, there is a \$50 deductible per person total per benefit year on Diagnostic & Preventive and Basic Services.

Covered Services –	Wilce Student Health Center and the College of Dentistry's Student Clinics only		Delta Dental Premier or PPO Dentists, including OSU Dentistry Faculty Practice		Nonparticipating Dentists	
	Plan Pays	You Pay	Plan Pays	You Pay	Plan Pays	You Pay
<b>Diagnostic &amp; Preventive</b>						
<b>Diagnostic and Preventive Services</b> - Used to diagnose and/or prevent dental abnormalities or disease (includes exams and cleanings twice per benefit year and fluoride treatment once per benefit year for dependent children to age 19).	100%	0% \$17 copay for exams	70%	30%	50%	50%
<b>Emergency Palliative Treatment</b> - Used to temporarily relieve pain	100%	0% \$17 copay for exams	70%	30%	50%	50%
<b>Radiographs</b> - X-rays. Bitewing X-rays are payable once per benefit year. Full-mouth X-rays are payable once per five benefit years.	100%	0%	70%	30%	50%	50%
<b>Basic Services</b>						
<b>Simple Extractions</b>	70%	30%	50%	50%	50%	50%
<b>Oral Surgery Services</b> - Surgical extractions. Coverage for the removal of asymptomatic third molars is excluded	70%	30%	50%	50%	0%	100%
<b>Minor Restorative Services</b> - Used to repair teeth damaged by disease or injury (for example, fillings)	70%	30%	50%	50%	50%	50%
<b>Periodontic Services</b> - Used to treat diseases of the gums and supporting structures of the teeth	70%	30%	50%	50%	50%	50%
<b>Endodontic Services</b> - Limited to root canals only	50%	50%	50%	50%	50%	50%
<b>Anesthesia</b> - IV sedation	50%	50%	50%	50%	0%	100%
<b>Major Restorative Services</b> - Limited to single crowns only	50%	50%	50%	50%	50%	50%

\* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.

- Comprehensive periodontal evaluations are also payable once per benefit year.
- Composite resin (white) restorations are Covered Services on posterior teeth.
- Root planing is payable once per quadrant per 12-month period.
- Implants and related services are not Covered Services.
- Occlusal guards are not Covered Services.
- Single Crowns are payable once in any five-year period.

People with certain high-risk medical conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment.

People with special health care needs may be eligible for additional services including exams, hygiene visits, dental case management, and silver diamine fluoride treatment. Special health care needs include any physical, developmental, mental, sensory, behavioral, cognitive, or emotional impairment or limiting condition that requires medical management, healthcare intervention, and/or use of specialized services or programs. The condition may be congenital, developmental, or acquired through disease, trauma, or environmental cause and may impose limitations in performing daily self-maintenance activities or substantial limitations in major life activity.

Having Delta Dental coverage makes it easy for you to get dental care almost everywhere in the world! You can now receive expert dental care when you are outside of the United States through our Passport Dental program. This program gives you access to a worldwide network of dentists and dental clinics. English-speaking operators are available around the clock to answer questions and help you schedule care. For more information, check our Web site or contact your benefits representative to get a copy of our Passport Dental information sheet.

**Waiting Period** – There is no waiting period.

**Student Eligibility** – Domestic students enrolled in courses at least half-time and in a degree program of study. Half-time is considered at least six (6) credit hours for undergraduates, at least four (4) credit hours for graduate and professional students and at least three (3) credit hours for post-candidacy doctoral students. Students taking one of the approved exception course numbers representing co-ops, internship, study abroad, and thesis or dissertation research will be automatically enrolled, and the health insurance premium will be included in their fees regardless of credit hours unless the student waives coverage.

International students enrolled in any credit hours are subject to the requirement and are required to purchase the Ohio State Student Health Benefits Plan.

This criterion also determines which students are eligible to have the Ohio State Student Health Benefits Plan.

Please note credit hours in the following courses/programs do not count towards the minimum credit hour requirement:

- Graduate - Non-degree or Visitor
- Undergraduate - Non-degree, Visitor, Academy
- Law - Non-degree or Casual
- Courses designated as Continuing Education
- Courses taken as Audit
- Distance Learning credit hours (as denoted by “mode of instruction”) in absence of eligible campus based in person credit hours and/or fees. Students meeting the required credit hours may petition to enroll.
- Online Academic Degree Programs (in the absence of campus based in person credit hours and/or fees)

Where two students are legally married to each other, they will be enrolled under one application card and will receive benefits under a single contract without coordination of benefits under the Delta Dental contract.

Coverage becomes effective at 12:01 a.m. EST on the first official day of coverage for the school term for which the premium has been paid in full and extends through the day preceding the first day of coverage of the subsequent coverage period. Benefits will cease on the day before the next coverage period begins.

**Enrollment Requirements** - All eligible students who enroll in the Comprehensive Student Health Benefits Plan in the autumn term are automatically enrolled for annual coverage, which includes autumn, and spring-summer coverage, provided minimum eligibility requirements are maintained. (Students new to the university for **summer** term are eligible to purchase summer only coverage).

### **Credit Hour Requirements**

The following courses are excluded from being applied towards the minimum credit hours:

- Courses taken as Non-Degree. The following Programs or Plans are considered non-degree: Graduate Non- degree, Graduate Visitor, Undergraduate Non-degree, Undergraduate Visitor, Undergraduate Academy, Law Non-Degree, Law Casual. Students may petition for an exception if:
  - The course is a pre-requisite for entrance into a degree status program of study; and
  - If the course is graduate level, the student has a current application on file with the Graduate School
- Courses designated as Continuing Education
- Courses taken as Audit
- Courses designated as distance learning and taken in the absence of eligible, on-campus courses. Students may petition for an exception.

**Coordination of Benefits** – If you and your Spouse are both eligible to enroll in This Plan as Enrollees, you may be enrolled together on one application or separately on individual applications, but not both. Your Dependent Children may only be enrolled on one application. Delta Dental will not coordinate benefits between your coverage and your Spouse's coverage if you and your Spouse are both covered as Subscribers under This Plan.

Benefits will cease on the last day of the month in which the student is terminated.