Delta Dental of Illinois’ Enhanced Benefits Program

Oral health meets overall health.

Delta Dental of Illinois’ Enhanced Benefits Program integrates medical and dental care - where oral health meets overall health. This program enhances coverage for individuals who have specific health conditions that can be positively affected by additional oral health care. These enhancements are based on scientific evidence that shows treating and preventing oral disease in these situations can improve overall health.

Our Enhanced Benefits Program includes additional cleanings and/or applications of topical fluoride.*

If you have one or more of the medical conditions covered under Delta Dental of Illinois' Enhanced Benefits Program, you must enroll to become eligible for the additional benefits. You can enroll yourself and/or your dependents. Once you are enrolled, you are immediately eligible for the enhanced benefits, provided any waiting periods are satisfied.

<table>
<thead>
<tr>
<th>People Eligible</th>
<th>Treatment</th>
<th>Coverage Level</th>
<th>Frequency per Benefit Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals with:</td>
<td>Prophylaxis (General Cleaning) and Periodontal</td>
<td>Same % as the Individual Policy Benefit Level</td>
<td>4x Total in any Combination</td>
</tr>
<tr>
<td>Diabetes, Kidney Failure/Dialysis Treatment, High-Risk Cardiac Conditions**</td>
<td>Maintenance</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Topical Fluoride Treatment (no age limits)</td>
<td>Same % as the Individual Policy Benefit Level</td>
<td>Frequency Determined by Individual Policy</td>
</tr>
<tr>
<td>Individuals with:</td>
<td>Prophylaxis (General Cleaning) and Periodontal</td>
<td>Same % as the Individual Policy Benefit Level</td>
<td>4x Total in any Combination</td>
</tr>
<tr>
<td>Periodontal Disease, Suppressed Immune Systems***, Cancer-Related Chemotherapy and/or Radiation Treatments</td>
<td>Maintenance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pregnant Women</td>
<td>Prophylaxis (General Cleaning) and Periodontal</td>
<td>Same % as the Individual Policy Benefit Level</td>
<td>3x Total in any Combination</td>
</tr>
<tr>
<td></td>
<td>Maintenance</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* The Enhanced Benefits Program is included with the Gold and Silver Plans for Delta Dental of Illinois individual dental plans. The Bronze Plan offers additional general cleanings and fluoride for at-risk individuals.

** Includes the following conditions: a history of infective endocarditis; certain congenital heart defects; individuals with artificial heart valves; heart valve defects caused by acquired conditions like rheumatic heart disease; hypertrophic cardiomyopathy, which causes abnormal thickening of the heart muscle; individuals with pulmonary shunts or conduits; mitral valve prolapse with regurgitation (blood leakage)

*** Includes the following conditions: HIV positive, organ transplant, stem cell (bone marrow) transplant
When bacteria, often from the mouth, enters the bloodstream and attacks the lining of the heart. The benefit was developed to help at-risk individuals better maintain their oral health to reduce bacteria levels in the mouth in an effort to lower their risk for infective endocarditis. People with high-risk cardiac conditions are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.* Conditions include: a history of infective endocarditis; certain congenital heart defects such as having one ventricle instead of the normal two; individuals with artificial heart valves; heart valve defects caused by acquired conditions like rheumatic heart disease; hypertrophic cardiomyopathy, which causes abnormal thickening of the heart muscle; individuals with pulmonary shunts or conduits; mitral valve prolapse with regurgitation (blood leakage).

**Benefits for People with Diabetes**
Diabetes is the sixth leading cause of death in the United States, and it has a total economic cost in medical expenditures and lost productivity estimated at $322 billion per year. The relationship between diabetes and oral health, specifically periodontal disease, is recognized in the medical and dental communities. Research has confirmed that diabetes worsens with periodontal disease, and it strongly suggests that severe periodontal disease increases the severity of diabetes. Glycemic control has proven to be one of the best ways to prevent complications of diabetes. A number of studies strongly indicate that when diabetics receive more professional teeth cleanings, their blood glucose levels are much better controlled. Enrollees with diabetes are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.*

**Benefits for Pregnant Women**
Scientific evidence indicates that women with periodontal disease are up to 7.5 times more likely to give birth to premature babies. According to the National Institutes of Health, as many as 19 percent of the 250,000 premature, low birthweight infants born in the United States each year may be attributed to infectious oral disease. Clinical studies of pregnant women with periodontal disease strongly suggest that more frequent professional teeth cleanings will benefit the health of both the baby and the mother. Pregnant enrollees are eligible for one additional prophylaxis (general cleaning) or periodontal maintenance visit during the time of the pregnancy.*

**Benefits for People with High-Risk Cardiac Conditions**
A recent guideline release by the American Heart Association indicates that an individual's overall oral health may be an important factor in avoiding infective endocarditis. Infective endocarditis occurs when bacteria, often from the mouth, enters the bloodstream and attacks the lining of the heart. The benefit was developed to help at-risk individuals better maintain their oral health to reduce bacteria levels in the mouth in an effort to lower their risk for infective endocarditis. People with high-risk cardiac conditions are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.* Conditions include: a history of infective endocarditis; certain congenital heart defects such as having one ventricle instead of the normal two; individuals with artificial heart valves; heart valve defects caused by acquired conditions like rheumatic heart disease; hypertrophic cardiomyopathy, which causes abnormal thickening of the heart muscle; individuals with pulmonary shunts or conduits; mitral valve prolapse with regurgitation (blood leakage).
To Enroll Online

Your dental plan includes Delta Dental of Illinois’ Enhanced Benefits Program that integrates oral health and overall health to offer additional benefits to people who have specific health conditions.

To enroll online:
1. Go to Delta Dental of Illinois’ member Web site at www.deltadentalil.me.
2. Sign in to the Member Central. (You must be a registered user of the Member Central to enroll in the Enhanced Benefits Program to protect the confidentiality of your personal health information. If you are not enrolled, see “How to register” below.) After you have successfully signed in, select the “Enhanced Benefits” tab.
3. You will be able to enter or update the small amount of health information required to qualify for extra benefits for yourself or dependents. You and/or your dependents will be immediately eligible for those benefits.
- The periodontal disease health condition indicator will automatically be updated when non-surgical or surgical periodontal procedures are processed by Delta Dental of Illinois.

How to register:
1. Go to www.deltadentalil.me and select “New to Delta Dental? Register Now”.
2. Select “Member” from the Registration page.
3. Enter the primary enrollee’s first and last name (the name must appear exactly as your employer entered during enrollment; e.g., “Bob” may be “Robert”), the assigned subscriber ID or Social Security number (enter nine digit number with no dashes), and date of birth (enter two-digit month, two-digit day and four-digit year with dividers, e.g., 03/15/1984). and further compromise their health. Enrollees who have suppressed immune systems due to HIV positive status, organ transplant, and/or stem cell (bone marrow) transplant are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.* Additionally, the enrollee is eligible for fluoride applications; frequency is determined by the individual policy.

*Coverage will be at the individual policy benefit level, with the additional frequency allowance being the only change. There is no end date on this additional coverage, no age requirement and the patient may be the subscriber or covered dependent.

Benefits for People with Suppressed Immune Systems due to HIV Positive Status, Organ Transplant, and/or Stem Cell (Bone Marrow) Transplant

It is well established scientifically that people with serious health conditions like HIV positive status and organ failure are at increased risk for infection generally because of their weakened immune system. These individuals may benefit from having their teeth cleaned professionally at more frequent intervals to reduce the build up of bacteria in the mouth. This can help lower the risk of bacteria that will enter the bloodstream, create infection and further compromise their health. Enrollees who have suppressed immune systems due to HIV positive status, organ transplant, and/or stem cell (bone marrow) transplant are eligible for four teeth cleanings, either prophylaxis (general cleaning) or periodontal maintenance, in a benefit year.* Additionally, the enrollee is eligible for fluoride applications; frequency is determined by the individual policy.

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