

Gannett Media Corporation

2025 Dental Benefits

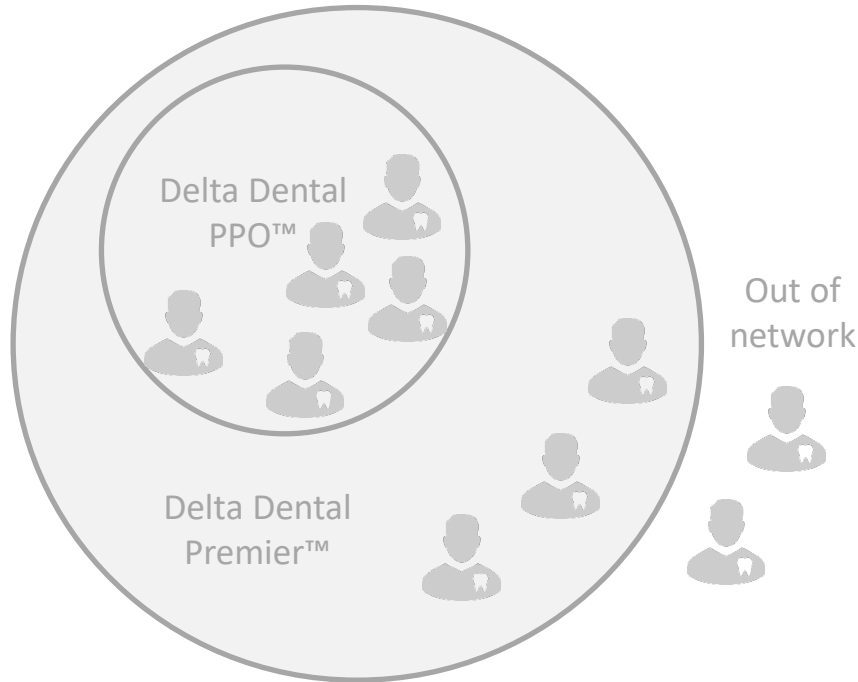




Who is Delta Dental of Virginia?

- Delta Dental of Virginia is a not-for-profit organization whose mission is to improve the public's oral health.
- We have been administering dental plans for 60 years.
- Our networks extend to all 50 states, Puerto Rico, Guam and the U.S. Virgin Islands.

Delta Dental's Networks



Delta Dental PPOSM – provides the lowest out of pocket costs

Delta Dental Premier[®] – provides the greatest access to care

Members can go out of network, but will experience higher out-of-pocket costs and could be responsible for paying for the entire service upfront and filing for reimbursement on their own

Delta Dental's Networks

Find a dentist in your plan

To ensure that your dental services are covered and that you receive the greatest value for your dental benefits, it is important that your dentist participates in the plan listed at the top of your Delta Dental ID card. Check with your dentist to be sure they participate in the plan indicated here before your first dental visit. If you do not have a dentist and wish to find an in-network dentist, visit [DeltaDentalVA.com](https://www.DeltaDentalVA.com) to use our Find a Dentist tool.

 DELTA DENTAL[®]

Delta Dental PPO Plus Premier[™]

Group Name: Delta Dental of Virginia
Group Number: 0000000000-000000-0000
Subscriber: Jane Doe
ID Number: XXXXX000
Effective Date: XX/XX/XXXX

Delta Dental of Virginia, 4818 Starkey Road, Roanoke, VA 24018

Electronic Claims Payor: 54084
800-237-6060 • DeltaDentalVA.com

Delta Dental is a Registered Mark of Delta Dental Plans Association.

 DELTA DENTAL[®]

Which Plan is Right for You?

Gannett offers two great plans to choose from! Each individual and family is unique, and insurance is not one size fits all. Keep these in mind when it's time to elect coverage:

- The Low Plan does not include coverage for orthodontics, occlusal guards, crowns, bridges, or implants. If you or one of your dependents are planning on getting an implant, start or continue with orthodontic care, you should not enroll in this plan.
- The High Plan includes coverage for crowns, bridges, implants, occlusal guards, and orthodontics. If you and/or your dependents tend to need more dental care and higher cost services, you may want to consider the High Plan.

Low Plan

Service Category	In-Network PPO	In-Network Premier	Out of Network
Diagnostic and Preventive <i>(exams, cleanings)</i>	100%	100%	80%
Basic <i>(fillings, root canals, oral surgery)</i>	60%	60%	60%
Major <i>(crowns, dentures, bridges, implants)</i>		Not Covered	
Orthodontic		Not Covered	
Deductibles	\$75/\$225	\$75/\$225	\$75/\$225
Annual Maximum	\$1000	\$1000	\$1000

Low Plan Payment Example*

	In-Network PPO	In-Network Premier	Out of Network
Dentist Charge	\$90	\$90	\$90
Plan Allowance	\$70	\$80	\$72
Coinsurance Amount	60%	60%	60%
Delta Dental Payment	\$42	\$48	\$43.20
Patient Payment	\$28	\$32	\$46.80

**This example is for illustrative purposes only and assumes that the annual deductible has been met. The service rendered in this example is an Amalgam (silver filling — two surfaces — permanent tooth).*

High Plan

Service Category	In-Network PPO	In-Network Premier	Out of Network
Diagnostic and Preventive <i>(exams, cleanings)</i>	100%	100%	90%
Basic <i>(fillings, root canals, oral surgery)</i>	80%	80%	70%
Major <i>(crowns, dentures, bridges, implants, occlusal guards)</i>	50%	50%	50%
Orthodontic <i>(for adults and children)</i>	50%	50%	50%
Deductibles	\$50/ \$150	\$50/ \$150	\$100/ \$250
Maximums			
• Annual	\$2500	\$2500	\$2500
• Orthodontic lifetime	\$2500	\$2500	\$2500

High Plan Payment Example*

	In-Network PPO	In-Network Premier	Out of Network
Dentist Charge	\$90	\$90	\$90
Plan Allowance	\$70	\$80	\$72
Coinsurance Amount	80%	80%	70%
Delta Dental Payment	\$56	\$64	\$50.40
Patient Payment	\$14	\$16	\$39.60

**This example is for illustrative purposes only and assumes that the annual deductible has been met. The service rendered in this example is an Amalgam (silver filling — two surfaces — permanent tooth).*

Pre-Determination of Benefits

- Recommended, but not required, for services over \$250
- Can be submitted after your coverage becomes effective with Delta Dental
- Here is the process:
 - Dentist submits the proposed treatment plan to Delta Dental
 - Delta Dental processes it like a claim form (turnaround time 5-7 business days)
 - A statement is mailed to dentist and subscriber that indicates the reimbursement amount

Allows members to make an informed decision prior to having services rendered!



Special Health Care Needs benefit

Members with special health care needs may be eligible for additional services including:

- Additional exams
- Up to four hygiene visits
- Dental case management
- Sedation/anesthesia



Who is eligible?

- Members (and their covered dependents) who have a special health care need and are employed at an eligible group, qualify.
- Delta Dental of Virginia will not require verification of a member's special health care need.
- Members identified to have special needs will not age off based on eligibility overage limits.



What's covered?

- Extra exams and consultations necessary to help condition patients for treatment.
- Up to four dental cleanings in a benefit year.
- Treatment delivery modifications, including for anesthesia, that may be necessary for patients with sensory sensitivities, behavioral challenges, severe anxiety or who have other barriers to treatment.



Healthy Smile, Healthy You[®]

Provides an additional cleaning and exam for the following health conditions:

- Diabetes
- Pregnancy*
- High-risk cardiac conditions
- Cancer treatment*
- Weakened immune systems*
- Kidney failure or dialysis*

**Members with these conditions can also receive fluoride applications and dental sealants beyond the limiting age*

You must enroll to take advantage of these benefits. The enrollment form can be found at:

<https://deltadentalva.com/members/resources>

Healthy Smile, Healthy You[®] - Why is this benefit important?

Keep Diabetes in Check: Increased sugar levels may have a negative impact on oral health by increasing the severity of existing gum disease and may lead to tooth loss. Diabetics who have gum disease may find it more difficult to control sugar levels than diabetics who do not have gum disease.

Deliver a Healthier Baby: Pregnant women with gum disease may be more likely to have a baby born prematurely as research indicates labor-inducing biological fluid is found in oral bacteria.

Maintain a Healthier Heart: People with gum disease have nearly double the risk for heart disease.

Reduce Side Effects of Cancer Treatment: Radiation and chemotherapy may lead to many debilitating oral conditions as both directly effect the salivary glands and oral tissues resulting in increased risk for oral pain, infections and cavities and research shows these effects can be reduced or even avoided with diligent oral care.

Healthy Smile, Healthy You® - Why is this benefit important?

Avoid Complications of Weakened Immune Systems: Oral complications can increase treatment costs and disease rates in individuals with weakened immune systems. Associated medical conditions can include HIV/AIDS, lupus, rheumatoid arthritis, Crohn's disease and multiple sclerosis.

Reduce Side Effects of Dialysis: Research has shown that those with kidney disease have a higher likelihood of gum disease and tooth loss, and that the severity of these oral health issues is typically related to the level of kidney dysfunction. Treatments such as dialysis, draw off excess fluid which could increase dry mouth and the risk of tooth decay.



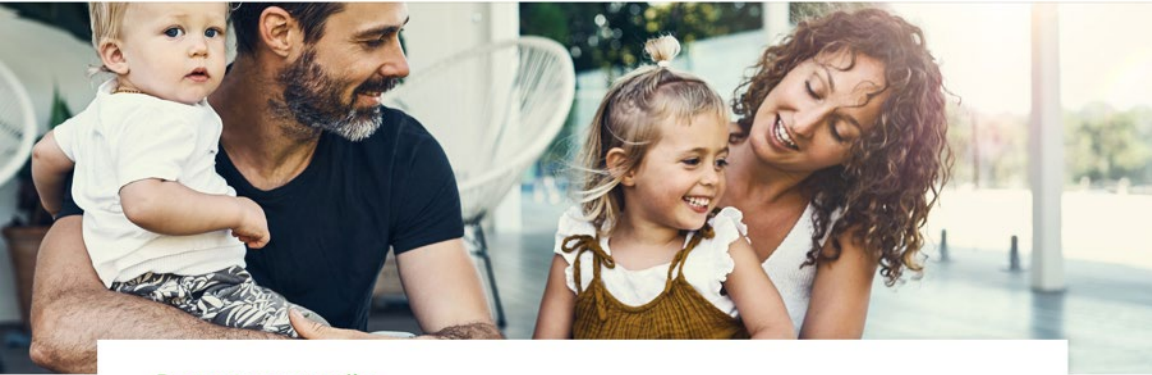
Delta Dental — Virtual Visits

- Delta Dental – Virtual Visits provides access to dentists 24/7, 365 online or over the phone.
- Members can use this service if they have dental emergency and they do not have a dentist or need access to a dentist after hours/ while traveling.
- A teledentistry visit counts as a problem-focused exam.



Hearing Discount Program

- Members call Amplifon at 877.593.0051 or visit <https://amplifonusa.com/lp/deltadentalva> to receive more information.
- Amplifon will explain the program and facilitate a hearing exam.
- If hearing loss is detected, Amplifon will connect the member with a hearing provider.
- Amplifon then provides hearing aid discount to member.



Protect your smile.

Looking for Dental Insurance?

Looking for a dental insurance plan to cover you or your family? We offer several individual and family dental plans to meet your needs.

[View our individual dental insurance plans.](#)



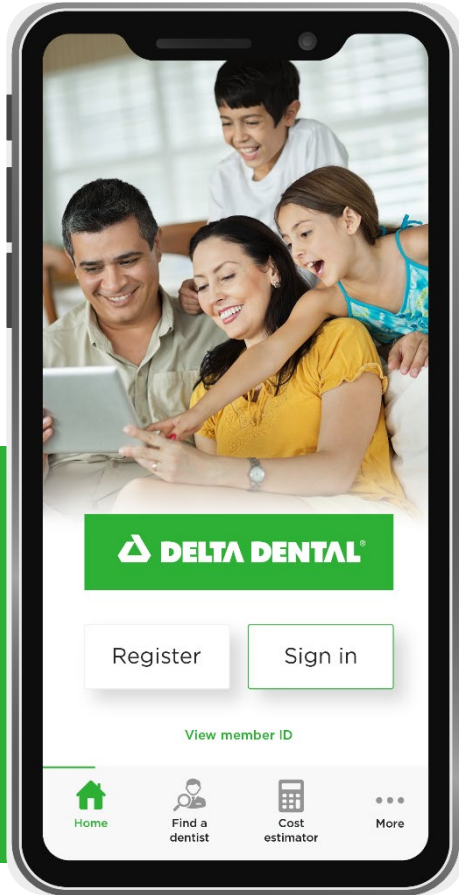
Delta Dental - Virtual Visits

Our Website

Visit [DeltaDentalVA.com](https://www.DeltaDentalVA.com):

Members can:

- Find a dentist
- View benefits and claims
- Download forms
- Chat with customer service
- Replace ID cards



Our mobile app

Members can log into the free mobile app using their same website login. Once logged in, you can:

- View, save and email your ID card
- Find a dentist
- Save preferred dentists for quick access

After You Enroll

- If you are a new subscriber or if you have changed plans, you will receive two ID cards in the mail. At your first appointment, show the dentist your new card. If the dentist participates in our networks, they will file the claims on your behalf.
- If your dentist does not participate, you may have to pay the dentist upfront and file for reimbursement. Claim forms can be found at DeltaDentalVA.com
- Regardless of where you or your dentist are located claims must be filed with Delta Dental of **Virginia** to be processed correctly.
- Our customer service department can be reached at 800-237-6060. Representatives are available:
 - 8:15 am to 6:00 pm Monday through Thursday
 - 8:15 am to 4:45 pm on Fridays
 - (Eastern times noted)



Virtual Benefits Page

- View your Benefit Summaries
- Find a dentist and learn more about Delta Dental's networks.
- Watch informative videos and learn more about our mobile app

<https://deltadentalva.com/members/gannett-media-corp>



Tooth Fairy Hideout

Help get kids interested in oral health!

- Coloring pages
- Puzzles
- Activities
- Plus, resources for parents and teachers
- Scan the QR code to visit or click the link below

<https://deltadentalva.com/members/tooth-fairy-hideout>

Questions?