



Employee Benefits advisor

Helping you get the most from your benefits plan.

February 2012

BROTHER'S INC. 2012 DELTA DENTAL PLAN – DHMO

You and Your eligible Dependents are eligible for coverage, if you are a full-time Employee of the Policyholder working at least 40 hours per week and have completed 90 days of Active Service. Delta Dental is the insurance carrier for your dental benefits. Should you have questions regarding your benefits please call Polly Lyons at Gallagher Benefit Services, 800-394-6111.

DHMO Dental Plan information:

This plan is only available to employees in Pennsylvania.

Under the DHMO dental plan, a primary care dentist needs to be selected. You can find participating dentists by going to www.deltadental.com, and searching for dentists in the DeltaCare USA network in PA only.

When you need dental care, you must go to your selected primary care dentist. If your primary care dentist is unable to perform the service you need, he/she will refer you to a participating dental specialist. This plan offers in-network coverage only.

Benefits:

Plan Provisions	DMO Plan
Diagnostic and Preventative Care Exams, Cleanings, X-rays	Fee Schedule
Basic Treatment Restorative, Simple Extractions	Fee Schedule
Major Treatment Crowns, Bridges, Dentures	Fee Schedule
Orthodontics (<i>Dependents to age 19</i>)	Fee Schedule
Deductibles and Maximums <i>Calendar Year and Orthodontics</i>	None
Annual Maximum <i>Calendar Year</i>	None