

DENTAL



Giving
California
CPA Firms
Something to
Smile About.



Dental Coverage
for CPAs, by CPAs



The Delta Advantage

The CalCPA-endorsed dental plan provided through Delta Dental, offers quality dental care at affordable rates. Delta participating dentists will handle all your Delta paperwork for you at no cost, so you don't need to worry about sending in claim forms or waiting for reimbursement. And you receive an even higher level of benefits whenever you select a DELTA DENTAL PPO dentist. There are more than 11,300 DELTA DENTAL PPO locations in California.

If you prefer to go to a dentist who does not participate in the Delta program, you may have to submit your own claims, and your benefits will be paid directly to you.

Who is Eligible?

Partners, Sole Proprietors and Employees

This coverage is available to Participating Employers who enroll 100% of their full-time employees (minimum of 20 hours per week, or 30, if elected by the employer). To be eligible for enrollment in this Dental Plan a Participating Employer must be an accounting firm in public practice or general financial services. To become eligible and retain such eligibility more than 50% of all the Participating Employer's owners (i.e. principles, proprietors, partners, shareholders or other owners) must be CPAs or non-CPA members of CalCPA in good standing.

Dependent Eligibility

Eligible dependents include a lawful spouse, domestic partner and unmarried children to age 19 or to age 25 if a full-time student (nine or more hours) in an accredited school, college or university. Unmarried dependent children aged 19 to 25 if they are dependent upon you for 50% or more of their support and who do not otherwise meet

the criteria for eligibility as a dependent may enroll at employee rates. If an individual chooses to enroll dependents, all his/her eligible dependents must enroll.

When Can You Apply?

Firm owners must enroll within 60 days of establishing their practice or within 60 days of becoming members of CalCPA. Firm owners that do not enroll within either of these periods will be eligible to apply only during special Open Enrollment Periods.

When Does Coverage Begin?

A firm's coverage will become effective for all participants on the first day of the month following application for coverage.

Coverage for new employees at a participating firm will begin on the first of the month following their date of hire or partnership, provided Banyan Administrators, LLC receives their application within 31 days of their hire date. Late enrollments will not be permitted until the next Open Enrollment Period.

Dependents become eligible at the same time as the employee, or immediately following attainment of dependent status (marriage, birth, etc.) provided an enrollment change form is received by Banyan Administrators, LLC within 31 days of attaining eligible dependent status. Dependent children not enrolled within 31 days of attaining eligibility, may enroll to be effective on January 1 in any year.



Participation Requirements

All full-time employees at a participating CPA firm must enroll in the plan, and the full cost of employee coverage must be paid by the firm. Dependents may participate in the coverage, provided at least 50% of the individuals at your firm who have eligible dependents enroll them. The cost of dependent coverage may be paid in full or in part by the individual employees.

Your Co-Payment, Maximums and

DENTAL SERVICES	PPO DENTIST		NON-PPO DENTIST	
	Co-Payment		Co-Payment	
	Delta Pays	You Pay	Delta Pays	You Pay
Diagnostic and Preventative Services	100%	0%	100%	0%
Basic Services	90%	10%	75%	25%
Crowns, Inlays, Onlays and Cast Restorations	50%	50%	50%	50%
Prosthodontic Services	50%	50%	50%	50%
Implant Services	50%	50%	50%	50%
Orthodontic Services	Not Covered		Not Covered	

Providing California CPAs Superior Benefits

This plan pays benefits up to \$1,500 per person, per calendar - year for a wide range of dental services. To encourage regular dental check - ups the plan covers diagnostic and preventive dentistry at 100% with no deductible. All other covered services are subject to a modest \$50 calendar-year deductible per person. You receive a higher level of benefits on some services when you select a DELTA DENTAL PPO dentist.

Waiting Periods

WAITING PERIODS	CALENDAR-YEAR MAXIMUM	CALENDAR-YEAR DEDUCTIBLE
None	\$1,500 for each Enrollee	<p>You must pay the first \$50 of Covered Services for each Enrollee in your family each calendar - year.</p> <p>The Deductible does not apply to Diagnostic and Preventive Services.</p>
None		
None		
12 months of continuous enrollment		
12 months of continuous enrollment		
N/A	N/A	N/A



For Enrollment Materials

If you would like enrollment materials for your firm,
please call **Banyan Administrators, LLC**
Managers for the CalCPA ProtectPlus Programs.

Voice: 1 (877) 480-7923

Fax: 1 (877) 237-4519

Email: cpaprotectplus@banyan-llc.com

or visit our Web site **www.cpaprotectplus.com**

Questions?

Call Toll-Free

1 (877) 480-7923



EXCLUSIONS/SERVICES

WE DO NOT COVER:

Delta Dental covers a wide variety of dental care expenses, but there are some services for which benefits are not provided. It is important for you to know what these services are before you visit your dentist.

Delta Dental does not provide benefits for:

1. Services for injuries or conditions that are covered under Workers' Compensation or Employer's Liability Laws.
2. Services which are provided to the Enrollee by any Federal or State Governmental Agency or are provided without cost to the Enrollee by any municipality, county or other political subdivision, except Medi-Cal benefits.
3. Services for cosmetic purposes or for conditions that are a result of hereditary or developmental defects, such as cleft palate, upper and lower jaw malformations, congenitally missing teeth and teeth that are discolored or lacking enamel.
4. Services for restoring tooth structure lost from wear (abrasion, erosion, attrition, or abfraction), for rebuilding or maintaining chewing surfaces due to teeth out of alignment or occlusion, or for stabilizing the teeth. Examples of such treatment are equilibration and periodontal splinting.
5. Any Single Procedure, bridge, denture or other prosthodontic service which was started before the Enrollee was covered by this plan.
6. Prescribed drugs, or applied therapeutic drugs, premedication or analgesia.
7. Experimental procedures.
8. Charges by any hospital or other surgical or treatment facility and any additional fees charged by the dentist for treatment in any such facility.
9. Anesthesia, except for general anesthesia given by a dentist for covered oral surgery procedures.
10. Grafting tissues from outside the mouth to tissues inside the mouth ("extraoral grafts").
11. Diagnosis or treatment by any method of any condition related to the temporomandibular (jaw) joints or associated muscles, nerves or tissues.
12. Replacement of existing restoration for any purpose other than active tooth decay.
13. Intravenous sedation, occlusal guards and complete occlusal adjustment.
14. Orthodontic services (treatment of mal-alignment of teeth and/or jaws).

**This plan is self-funded
through:**

The Group Insurance Trust
of the California Society of
Certified Public Accountants

Voice: 1 (800) 556-5771

www.cpaprotectplus.com

Sponsored by:

The California Society of
Certified Public Accountants

Administered by:

Banyan Administrators, LLC

Managers for the CalCPA
ProtectPlus Programs

1215 Manor Drive, Suite 200
Mechanicsburg, PA 17055

Voice: 1 (877) 480-7923

Fax: 1 (877) 237-4519

Email:

cpaprotectplus@banyan-llc.com

California License # 0G80254

**Administered and offered
through:**



Delta Dental of California, INC.®



Endorsed By



California Society
Certified Public
Accountants