



DELTA DENTAL PPOSM : YOUR SMILE IS COVERED

STAY IN NETWORK TO SAVE

Visit a PPO¹ dentist to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at deltadentalins.com.⁴

If you can't find a PPO dentist, Delta Dental Premier[®] dentists offer the next best opportunity to save. Unlike non-Delta Dental dentists, they have agreed to set fees, and you won't get charged more than your expected share of the bill.

CHECK IN WITH EASE

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or social security number. If your family members are covered under your plan, they will need your name, birth date and enrollee or social security number. If you're covered under two

plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.

ACCESS ONLINE SERVICES

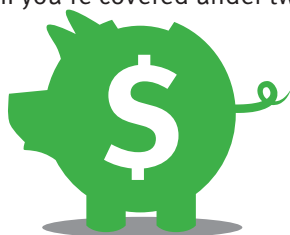
Get information about your plan anytime, anywhere by signing up for an Online Services account at deltadentalins.com. This free service lets you check benefits and eligibility information, find a network dentist and more.

UNDERSTAND TRANSITION OF CARE

Did you start on a dental treatment plan before your PPO coverage kicked in? Multi-stage procedures like braces or crowns are only covered under your current plan if treatment began after your plan's effective date of coverage.⁵ You can find this date by logging in to Online Services.

NEWLY COVERED? Visit deltadentalins.com/welcome.

SAVE WITH A PPO DENTIST



PPO



PREMIER



NON-DELTA DENTAL

LEGAL NOTICES: Access federal and state legal notices related to your plan at deltadentalins.com/about/legal/index-enrollee.html

¹ In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

² You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are subject to contracted fees.

³ You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services. PPO dentists won't bill you for any amount over their PPO fees.

⁴ Verify that your dentist is a PPO dentist before each appointment.

⁵ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. Active orthodontic treatment may be eligible for coverage. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

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SMALL BUSINESS PROGRAM BENEFIT HIGHLIGHTS DELTA DENTAL PPOSM

PLAN: PPO Plus Premier 4

> ELIGIBILITY: WHO MAY RECEIVE BENEFITS?

- Primary enrollee and spouse
- Eligible dependent children to:
age 26

> WAITING PERIODS

Basic Services: 0 months Major Services: 0 months
Orthodontic Services: 0 months Other: 0 Months

> DEDUCTIBLES¹

\$50/\$150 per person/per family each calendar year

> MAXIMUMS

\$2,000 per person each calendar year (inside PPO network)
\$1,500 per person each calendar year (outside PPO network)

BENEFITS AND COVERED SERVICES	PPO dentists ^{1,2}	Non-Delta Dental PPO dentists ^{1,2,3}
Diagnostic & Preventive Services (D&P) Exam, cleanings, x-rays and sealants Enhanced pregnancy benefit	100%	100%
	Your deductible does not apply to D & P	
Basic Services Fillings	80%	80%
Endodontics Root canals	80%	80%
Oral Surgery	80%	80%
Periodontics Gum treatment	80%	80%
Major Services (Major Services waiting period applies) Crowns, inlays, onlays and cast restorations	50%	50%
Prosthodontics Bridges, dentures and implants	50%	50%
Orthodontics For dependent children to age 19 Lifetime maximum per person	50% \$1,000	50% \$1,000
Other		

1. Delta Dental Premier® dentists are considered out-of-network dentists.

2. Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and the program allowance for non-Delta Dental dentists.

3. Non-Delta Dental dentists may balance bill the difference between the contracted rate and their usual fee for services.

Delta Dental of Pennsylvania

One Delta Drive
Mechanicsburg, PA 17055

Customer Service

(Toll-Free) 800-932-0783

Claims Address

P.O.Box 2105
Mechanicsburg, PA 17055

This benefit information is not intended to replace or serve as the plan's Evidence of Coverage, Summary Plan Description or Group Dental Service Contract. If you have specific questions regarding the benefits, limitations or exclusions of your plan, please consult your company's benefits representative.

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deltadentalins.com



WE KEEP YOU SMILING®

DDP/PPOPlus Prem4

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