



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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deltadentalins.com/enrollees



WE KEEP YOU SMILING[®]

SMALL BUSINESS PROGRAM BENEFIT HIGHLIGHTS DELTA DENTAL PPOSM

PLAN: PPO Enhanced

› Eligibility: Who may receive benefits?

- **Primary enrollee and spouse**
(includes domestic partner)
- **Eligible dependent children to:**
age 26

› DEDUCTIBLES¹

\$50 per person each calendar year

› MAXIMUMS

\$2,000 per person each calendar year

› WAITING PERIODS

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

BENEFITS AND COVERED SERVICES	PPO dentists ^{1,2}	Non-Delta Dental PPO dentists ^{1,2,3}
Diagnostic & Preventive Services (D&P) Exam, cleanings and x-rays Enhanced pregnancy benefit	100%	100%
	Your deductible does not apply to D&P.	
Basic Services Fillings, simple tooth extractions and sealants	90%	80%
Endodontics Root canals	90%	80%
Oral Surgery	90%	80%
Periodontics Gum treatment	90%	80%
Major Services Crowns, inlays, onlays and cast restorations	60%	50%
Prosthodontics Bridges, dentures and implants	60%	50%
Orthodontics For dependent children Lifetime maximum per person	50% \$1,500	50% \$1,500
Other		

1. Delta Dental Premier® dentists are considered out-of-network dentists.
2. Reimbursement is based on PPO contracted fees for PPO, Premier and 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 California

100 First St.
San Francisco, CA 94105

Customer Service

(Toll-Free) 800-765-6003

Claims Address

P.O.Box 997330
Sacramento, CA 95899-7330

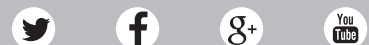
This benefit information is not intended to replace or serve as the plan's Evidence of Coverage, Summary Plan Description or Group Dental Service Contract. If you have specific questions regarding the benefits, limitations or exclusions of your plan, please consult your company's benefits representative.

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DDC/Classic/PPO Enhanced/\$2000/Ortho\$1500

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