

# Keep Smiling

## Delta Dental PPO™



### Save with PPO

Visit a dentist in the PPO<sup>1</sup> network to maximize your savings.<sup>2</sup> These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>3</sup> Find a PPO dentist at [deltadentalins.com](https://deltadentalins.com).

### Set up an online account

Get information about your plan anytime, anywhere by signing up for an online account at [deltadentalins.com](https://deltadentalins.com). This free service, available once your coverage kicks in, lets you check benefits and eligibility information, find a network dentist and more.

### Check in without an ID card

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 information. Prefer to take a paper or electronic ID card with you? Simply log in to your account, where you can view or print your card with the click of a button.

### Coordinate dual coverage

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.

### Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.<sup>4</sup> You can find this date by logging in to your online account.

### Newly covered?

Visit [deltadentalins.com/welcome](https://deltadentalins.com/welcome).

## Save with a PPO dentist



<sup>1</sup> In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

<sup>2</sup> 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 paid contracted fees.

<sup>3</sup> You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

<sup>4</sup> 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. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

**LEGAL NOTICES:** Access federal and state legal notices related to your plan at [deltadentalins.com/about/legal/index-enrollee.html](https://deltadentalins.com/about/legal/index-enrollee.html).

# Small Business Program Benefit Highlights

## Delta Dental PPO

### Plan: Voluntary

#### Eligibility

Who may receive benefits?

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

#### Waiting Periods

- Basic Services: 0 months
- Major Services: 12 months
- Ortho Services: 12 months
- Other Services: 0 months

#### Deductibles

\$50 per person each calendar year

#### Maximums

\$1,000 per person each calendar year

Benefits and Covered Services*	Delta Dental PPO dentists <sup>1, 2</sup>	Non-Delta Dental PPO dentists <sup>1, 2, 3</sup>
<b>Diagnostic &amp; Preventive Services (D&amp;P)</b> Exam, cleanings and x-rays Enhanced pregnancy benefit	100%	100%
	Your deductible does not apply to D&P.	
<b>Basic Services</b> Sealants, simple restorations and simple extractions	80%	80%
<b>Endodontics (Major services waiting period applies)</b> Root canals	50%	50%
<b>Oral Surgery (Major services waiting period applies)</b>	50%	50%
<b>Periodontics (Major services waiting period applies)</b> Gum treatment	50%	50%
<b>Major Services (Major services waiting period applies)</b> Crowns, inlays, onlays and cast restorations	50%	50%
<b>Prosthodontics (Major services waiting period applies)</b> Bridges, dentures and implants	50%	50%
<b>Orthodontics (Ortho services waiting period applies)</b> Not a benefit	N/A	N/A
<b>Other</b> Dental Accident Lifetime maximum per person	100% \$1,000	100% \$1,000

<sup>1</sup> Delta Dental Premier dentists are considered non-PPO dentists.

<sup>2</sup> Reimbursement is based on PPO contracted fees for PPO, Premier and non-Delta Dental dentists.

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

#### Delta Dental of California

560 Mission St., Suite 1300  
San Francisco, CA 94105  
deltadentalins.com

#### Customer Service

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.