



The Small Business Program announces. . .

Delta Dental PPOSM plans

For business with 2 – 4 eligible employees

California

Sample of Benefits ¹	PPO A		PPO VOL	
	PPO Dentists	Non-PPO Dentists	PPO Dentists	Non-PPO Dentists
Reimbursement basis	All dentists are reimbursed at the lesser of the submitted charge or the PPO provider's contracted fee.			
Diagnostic and Preventive (D&P) Services Oral examinations and cleanings Bitewing x-rays Space maintainers Topical application of fluoride solution	100%	100%	100%	100%
Basic Services Fillings Sealants	80%	80%	80%	80%
Major Services Crowns, jackets and cast restorations Prosthodontic services (dentures and bridges) Implants	50%	50%	50%	50%
Endodontics/Periodontics Services	80%	80%	50%	50%
Oral Surgery Services	80%	80%	50%	50%
Waiting Period	None		12 months ²	
Calendar Year Deductible (per person) — Waived for diagnostic and preventive services	\$50 Yes		\$50 Yes	
Calendar Year Maximum (per person)	\$1,000		\$1,000	
D&P Maximum Waiver [®] option ³	Optional		Not a benefit	
Orthodontic Services	Not a Benefit		Not a Benefit	
Available Rate Tier Options	3 tier		4 tier	

¹ Subject to Limitations and Exclusions. (See Program brochure)

² Twelve-month waiting period applies to all covered services except D&P, sealants, basic services defined as simple restorations and simple extractions, and dental accidents. Waiting period is waived for initial enrollees at takeover with proof of prior coverage in a comprehensive dental plan with no break in coverage.

³ D&P services will not apply toward the enrollee's calendar year maximum benefit amount.

PPO Program Guidelines for businesses with 2 – 4 eligible employees

For complete program guidelines, please see the small business program brochure. Below are exceptions to the brochure guidelines that apply to plans available to businesses with 2 – 4 eligible employees.

Group size	Businesses headquartered in California with 2 –4 eligible employees. Groups must initially enroll and maintain a minimum of two primary enrollees for the duration of the contract.
Participation requirement	For employer contributions of 75% to 99.9% of the employee premium, the greater of two, or 80% of all eligible employees, must enroll.
Out-of-state employees	<ul style="list-style-type: none">• Groups with 2 - 3 eligible employees: all employees must be located in California.• Groups with 4 eligible employees: one eligible employee may be located outside of California.

DeltaCare® USA

Starting in January 2014, DeltaCare USA plans are available to businesses with a minimum group size of 2.

Delta Dental PPOSM

Delta Dental PPO is underwritten by Delta Dental of California.

DeltaCare® USA

DeltaCare USA is underwritten in California by Delta Dental of California and administered by Delta Dental Insurance Company.

Visit Delta Dental's website at:

deltadentalins.com