

Delta Dental PPOSM – Easy, Friendly, Accessible

We'll do whatever it takes and then some.

Greatest potential savings when you visit a Delta Dental PPO dentist.

OUT-OF-POCKET COSTS

SAVE LESS SAVE MORE





 AMOUNT YOU SAVE
 AMOUNT YOU PAY

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO* plan makes it easy for you to find a dentist, and easy to control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Save money with a Delta Dental PPO dentist.** Our PPO network dentists accept reduced fees for covered services they provide you, so you'll usually pay the least when you visit a PPO network dentist. This also ensures Delta Dental dentists won't balance bill you the difference between the contracted amount and their usual fee.
 - **The PPO plus Premier "safety-net".** If you don't choose to visit a Delta Dental PPO dentist, you also have access to the Delta Dental Premier[®] network. You'll usually pay more than if you visit a PPO dentist, but you'll still have cost protections that you don't get when you visit a non-Delta Dental dentist.
 - **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest when you see a PPO dentist.
 - **Many network dentists to choose from.** Since Delta Dental offers access to some of the largest dentist networks
- in the U.S., chances are there's a wide choice of network dentists near your home or office. Four out of five dentists nationwide are contracted Delta Dental dentists, giving more enrollees convenient access to more dentists. Visit us at www.deltadentalins.com to search our dentist directory by location or specialty.
- **Easy to use your benefits.** When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us. Many non-Delta Dental dentists ask that you pay the entire cost up front and wait for reimbursement.
 - **Delta Dental's Online Services make getting information quick and easy.** Access your benefits and eligibility, print ID cards and get information about your claims. And check out Delta Dental's oral health resources too for tips and information that can help keep your smile healthy.

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

 DELTA DENTAL[®]

WE KEEP YOU SMILING[®]

DELTA DENTAL OF CALIFORNIA

Small Business Program

Classic – Plan: PPO A

Delta Dental PPOSM

Benefit Highlights

Who's Eligible?	Primary enrollee, spouse or domestic partner (if applicable), and eligible children to age 26.
Deductible (waived for Diagnostic & Preventive services)	\$50 per person, per calendar year.
Maximum	\$1,000 per person, per calendar year.
Maximum Waived For Diagnostic & Preventive Services	No

Benefits and Covered Services*	Delta Dental PPO Dentists**	Delta Dental Premier & Non-Delta Dental Dentists**
Diagnostic & Preventive Services Exams, x-rays, cleanings, fluoride treatments, space maintainers	100%	100%
Basic Services Fillings, simple tooth extractions, sealants	80%	80%
Endodontics Services (root canals) & Periodontics Services (gum treatment)	80%	80%
Crowns, Inlays, Onlays and Cast Restorations	50%	50%
Prosthodontics Services Bridges, partial dentures, full dentures, implants	50%	50%
Orthodontic Services - Children Only	50%	50%
Orthodontic Lifetime Maximum	\$1,000	\$1,000

* Limitations and exclusions may apply to some benefits.

** Reimbursement is based on the lesser of the dentist's submitted fee or Delta Dental's contracted PPO fees for PPO dentists, Premier dentists and non-Delta Dental dentists.

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This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage. Please refer to your Evidence of Coverage booklet for a list of benefit limitations and exclusions. If you have specific questions regarding your dental plan, please consult your company's benefits representative.