

Delta Dental PPO <sup>SM</sup> Benefit Plan Highlights <sup>1</sup>	Delta Dental PPO <sup>SM</sup> Dentist	Delta Dental Premier <sup>®</sup> Dentist	Non- Participating Dentist
	Based on applicable PPO <sup>SM</sup> Maximum Plan Allowance --  No Balance Billing	Based on applicable Premier <sup>®</sup> Maximum Plan Allowance --  No Balance Billing	Based on applicable Maximum Plan allowance for Non- Participating Dentist --  Dentist Balance Bills
<b>Diagnostic and Preventive Services</b> <ul style="list-style-type: none"> <li>• Oral exams (all types), twice per calendar year</li> <li>• Dental prophylaxis (cleanings) twice per calendar year</li> <li>• Periodontal maintenance, twice in any benefit period (subject to your prophylaxis frequency limitation)</li> <li>• Bitewing x-rays, as required</li> <li>• Fluoride, once per calendar year to age 14</li> <li>• Sealants for dependent children to age 16, once per tooth in 5 years</li> <li>• Space maintainers, once in 5 years, to age 16</li> <li>• Emergency palliative treatment</li> </ul>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>Calendar Year Deductible</b> <small>(applies to Basic and Major Services only)</small>	<b>None</b>		
<b>Calendar Year Benefit Maximum</b>	<b>\$1,000 per person</b>		
<b>Dependent Age Limit: 26, end of calendar year</b>			

<sup>1</sup> This is intended to be a summary only. Please refer to your Summary Plan Description (SPD) for a more complete listing of services, including plan limitations and exclusions. If a discrepancy occurs, the SPD will govern.  
Delta Dental PPO<sup>SM</sup>

## About Delta Dental...

Delta Dental is a not-for-profit corporation and the largest and most experienced provider of dental benefits in the nation. Delta Dental covers one out of every four Americans who have dental insurance.

Delta Dental gives you the freedom to visit the dentist of your choice and to select any dentist on a treatment by treatment basis. It is important to remember your out-of-pocket costs may vary depending on your choice. You have three options and the information below describes what you can expect depending on whether you receive services from a Delta Dental PPO<sup>SM</sup> dentist, a Delta Dental Premier<sup>®</sup> dentist or a non-participating dentist.

### DELTA DENTAL PPO<sup>SM</sup> NETWORK

Comprised of a select panel of dentists, over 293,000 dental offices nationwide participate in the Delta Dental PPO<sup>SM</sup> program. Delta Dental will provide the highest level of benefits (see benefit highlights) for covered services when care is received from a Delta Dental PPO<sup>SM</sup> dentist. These dentists agree to:

- **Accept payment based on the applicable PPO<sup>SM</sup> Maximum Plan Allowance** – under this network, fewer dollars accumulate towards your annual benefit maximum, your out-of-pocket expenses are typically less and you are protected from balance billing.
- Submit dental claims for members and abide by Delta Dental's policies.
- Charge members only their deductible, co-insurance, and costs for non-covered services at the time of visit because Delta Dental pays the dentist directly.

**Your out-of-pocket expenses will be lowest when you see a Delta Dental PPO<sup>SM</sup> dentist.**

### DELTA DENTAL PREMIER<sup>®</sup> NETWORK

Comprised of over 368,000 participating dental offices nationwide, Delta Dental Premier<sup>®</sup> offers you greater access to dentists while still offering the advantages of a network. These dentists have participating agreements with Delta Dental which require them to:

- **Accept payment based on the applicable Premier<sup>®</sup> Maximum Plan Allowance** – these dentists have agreed to accept this as payment in full which means you are protected from balance billing.
- Submit dental claims for members and abide by Delta Dental's policies.
- Charge members only their deductible, co-insurance, and costs for non-covered services at the time of visit because Delta Dental pays the dentist directly.

**The Delta Dental Premier<sup>®</sup> Network offers you cost control and claims filing advantages as noted above. However, your out-of-pocket expenses (deductibles and coinsurance amounts) may be higher with a Premier<sup>®</sup> dentist, based upon your plan design.**

### NON-PARTICIPATING DENTIST

If you receive services from a non-participating dentist (does not participate in either Delta Dental network):

- You may be responsible for filing your own claim forms.
- Delta Dental's benefit payment will be made directly to you.
- Benefit payments will be based on Delta Dental's non-participating Maximum Plan Allowance.
- You will be responsible for the difference between the dentist's charge and Delta Dental's non-participating Maximum Plan Allowance.

**Your out-of-pocket expenses may be more when you use a non-participating dentist.**

## Locating a Participating Dentist...

To determine if your dentist participates with Delta Dental or to select a participating dentist in your area:

- Ask your dentist if he or she participates in the **Delta Dental PPO<sup>SM</sup>** or **Delta Dental Premier<sup>®</sup>** network
- Search on-line at [www.deltadentalmo.com](http://www.deltadentalmo.com), or
- Call Delta Dental Customer Service at **1-800-335-8266**