# Keep smiling Delta Dental PPO™



### Active employees and retirees, 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**.

#### Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at **deltadentalins.com**.

## Retirees, your group number has changed

Previously, your group number was #02476. As a retiree, your new number will be #21482.

#### 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'll need your information. Prefer to have an ID card?

Simply log in to your account to view or print your card. For retirees, because your group number changes when you retire, you should register online for a new ID card if you want to continue using one when you visit the dentist.

#### Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim — we'll handle the rest.

#### Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.<sup>4</sup> Log in to your online account to find this date.

#### Get LASIK and hearing aid discounts

With access to QualSight and Amplifon Hearing Health Care⁵, you can save as much as 50% on LASIK procedures and more than 60% on hearing aids. To take advantage of these discounts, call QualSight at 855-248-2020 and Amplifon at 888-779-1429.

## 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.
- <sup>5</sup> Vision corrective services and Amplifon's hearing health care services are not insured benefits. Delta Dental makes the vision corrective services program and hearing health care services program available to you to provide access to the preferred pricing for LASIK surgery and for hearing aids and other hearing health services.

## Benefit Highlights Delta Dental PPO™

	Active Group #02476	Retirees Group #21482				
Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).					
Deductibles	\$25 per person / \$75 per family each calendar year	Low Plan: \$25 per person each calendar year				
		High Plan: Delta Dental PPO dentists: \$25 per person each calendar year				
		Non-Delta Dental PPO dentists: \$50 per person each calendar year				
Deductibles waived for D&P?	Yes	Yes				
Maximums	Delta Dental PPO dentists: \$2,500 per person each calendar year	Low Plan: \$1,500 per person each calendar year				
	Non-Delta Dental PPO dentists: \$2,000 per person each calendar year	High Plan: Delta Dental PPO dentists: \$2,500 per person each calendar year				
	Periodontic maximum: \$175 Lifetime	Non-Delta Dental PPO dentists: \$1,000 per person each calendar year				
D&P counts toward maximum?	Yes	Yes				
Waiting period(s)	None	None				

	Act	ive	Retirees				
Benefits and	Low Plan		High Plan				
Covered Services*	PPO dentists†	Non-PPO dentists <sup>†</sup>	PPO dentists†	Non-PPO dentists <sup>†</sup>	PPO dentists†	Non-PPO dentists <sup>†</sup>	
Diagnostic & Preventive Services (D&P) Exams, cleanings and x-rays	100%	80%	80%	60%	100%	50%	
Sealants	90% (Covered under D&P)	80% (Covered under D&P}	80% (Covered under D&P)	60% (Covered under D&P)	100% (Covered under D&P)	50% (Covered under D&P)	
Basic Services Fillings, space maintainers and posterior composites	90%	80%	60%	60%	60%	50%	
Endodontics (root canals)	90%	80%	55%	50%	55%	50%	
Non-surgical periodontics (gum treatment)	90% (Covered under basic services)	80% (Covered under basic services)	55%	50%	60%	50%	
Surgical periodontics (gum treatment)	90% (Covered under basic services)	80% (Covered under basic services)	55%	50%	55%	50%	
Oral Surgery	90% (Covered under basic services)	80% (Covered under basic services)	55%	50%	55%	50%	
Major Services Crowns, inlays, onlays and cast restorations	80%	80%	55%	50%	55%	50%	
<b>Prosthodontics</b> Bridges, dentures and implants	80%	80%	55%	50%	55%	50%	
Temporomandibular Joint (TMJ) Benefits	90%	80%	0%	0%	0%	0%	
Orthodontic Benefits Adults and dependent children	50%	50%	0%	0%	0%	0%	
Orthodontic Maximums	No maximum						

<sup>\*</sup> Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental's maximum contract allowances and not necessarily each dentist's submitted fees.

**Delta Dental Insurance Company** 560 Mission St., Suite 1300 San Francisco, CA 94105 Customer Service 888-335-8227

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

#### deltadentalins.com

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

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