

Delta Dental Individual & Family

Delta Dental PPOSM Preferred Plan for Families

Greatest potential savings
when you visit a Delta Dental
PPO dentist

OUT-OF-POCKET COSTS

SAVE MORE

SAVE LESS

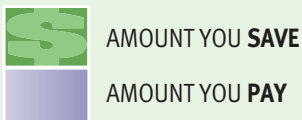
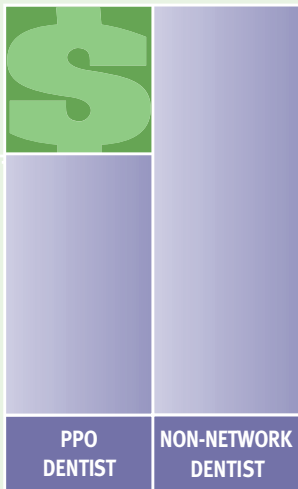


Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and plan Policy.

Delta Dental is committed to being your partner in maintaining great oral health. A Delta Dental PPO plan can help give you the coverage you need by offering options that balance maximum dentist choice with stretching your dental budget. Use this guide to learn more about how the plan works and what benefits are covered.

What is Delta Dental PPO?

A Delta Dental PPO plan provides benefits through a network of dentists who agree to accept reduced fees for services covered under your plan. You can visit any licensed dentist, but your costs will usually be lowest when you see a PPO dentist. Your PPO plan also provides coverage wherever you are — there are no service area restrictions — just great coverage anywhere, anytime.

After you have satisfied your deductible, your dental plan will pay a percentage of the amount allowed under your contract for covered services, and you are responsible for the remaining percentage, commonly called “coinsurance.”*

Plan features

- Most Delta Dental PPO plans require you to meet a plan deductible. After that, the plan pays the percentage of charges as outlined in your policy benefits.
- Most diagnostic and preventive services such as checkups and cleanings are covered at 100%.
- For pediatric (children’s) coverage, our plans pay 100% of the PPO fee for covered services once the enrollee out-of-pocket maximum is reached, and there is no cap on the annual amount the plan will pay for covered services.**

* Plus amounts for any applicable deductibles, plan maximums for adults and for non-covered services.

** For adult benefits, once the plan maximum is reached, all charges are the responsibility of the patient.



A REGISTERED MARK OF DELTA DENTAL PLANS ASSOCIATION

Delta Dental of Pennsylvania
One Delta Drive
Mechanicsburg, PA 17055-6999

Customer Service
800-471-8148
deltadentalins.com

Claims Address
One Delta Drive
Mechanicsburg, PA 17055-6999

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What should I know about network dentists?

Since Delta Dental PPO is one of the largest dentist networks in the U.S.,[†] chances are there's a wide choice of network dentists near your home or work. You may even find that your current dentist is already in our network.

- **Save money on dental costs when you visit 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. Plus, Delta Dental PPO dentists won't balance bill you the difference between the contracted amount and their usual fee.
- **Delta Dental PPO plans offer a second network that can help you save.** Delta Dental has a second network called Delta Dental Premier®. These dentists are not "in-network," but it's likely you'll pay less than if you visit a non-Delta Dental dentist. Premier dentists also agree that they will not bill you more than their Premier contracted fees. Visiting a PPO dentist is your best bet for lowering your costs, but you'll usually save money when you choose a Premier dentist over a dentist who is not a member of either the PPO or Premier networks.
- **Our large networks make finding a dentist easy.** Visit us at deltadentalins.com to search our dentist directory by location or specialty. 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.

Are there other advantages to a Delta Dental PPO plan?

Yes. Delta Dental plans are easy to use and understand:

- **Claims are simple with a Delta Dental dentist.** You pay only your portion of the bill for services when you visit a Delta Dental dentist. After a claim has been processed, you will receive a dental benefits statement from us. This document lists the services provided, the costs of the dental treatment and any fees you owe your dentist.
- **Delta Dental's Online Services make getting information quick and easy.** Wherever you are — work, home or on the go — you can access your benefits and eligibility, find a dentist, print ID cards and manage your claims. And our online tools are a snap to use on your mobile device, so we're there when you need us.
- **The SmileWay® Wellness Program** provides resources including a risk assessment quiz, articles, videos and a subscription to Grin!, our free dental health e-newsletter.
- **Visiting a dentist is simple.** When you are enrolled in Delta Dental PPO, you don't need an ID card to receive services; simply provide the dental office with your name, date of birth and social security or enrollee ID number. Or access your ID card on your mobile device for a quick and paperless option.

[†] NetMinder Dental Network Trend Report, March 2014

This benefit information is only a summary and is not intended or designed to replace or serve as the plan Policy. Please consult the Policy for a complete description of plan benefits, limitations and exclusions. In the event of any inconsistency between this document and the Policy, the terms of the Policy will prevail. To view a copy of the Policy, [click here](http://deltadentalins.com) or call 800-471-0236.

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Plan Highlights		Pediatric Benefits (up to age 19)		Adult Benefits (age 19 and older)	
Deductibles & Maximums per Calendar Year					
Deductible	Enrollee	\$55 per pediatric enrollee		\$50	
	Family	None		\$150	
Deductible Waived <i>Deductible does not apply to these services</i>		Diagnostic and Preventive Services		Diagnostic and Preventive Services	
Annual Maximum <i>Maximum the plan will pay each year for services per person</i>		None		\$1,000	
Out-of-Pocket Maximum <i>After this amount is reached, the plan pays 100% of the remaining covered services for that year. Applies only to in-network services</i>		\$350 one pediatric enrollee/ \$700 two or more pediatric enrollees		n/a	
Covered Services*		<i>Delta Dental pays</i>	<i>Enrollee pays</i>	<i>Delta Dental pays</i>	<i>Enrollee pays</i>
Diagnostic and Preventive Services		100%	0%	100%	0%
Basic Services		80%	20%	80%	20%
Major Services		50%	50%	50%	50%
Orthodontics Medically Necessary		50%	50%	Not a Benefit	Not a Benefit
Waiting Period(s) Orthodontics	Pediatric	12 months		n/a	
Major Services	Family	n/a		12 months	

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement to dentists is based on contracted fees for all dental providers.