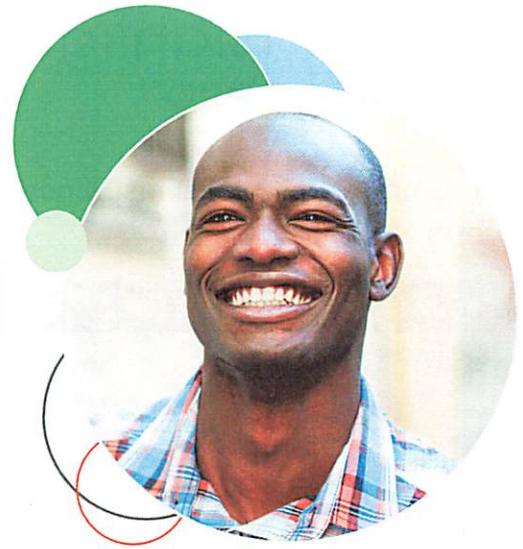


# Keep Smiling

## Delta Dental PPO<sup>SM</sup>



### Stay in network to save

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](http://deltadentalins.com).

If you can't find a PPO dentist, Delta Dental Premier<sup>®</sup> dentists offer the next best opportunity to save. Unlike non-Delta Dental dentists, they have agreed to set fees, and you won't get charged more than your expected share of the bill.

### Set up an online account

Get information about your plan anytime, anywhere by signing up for an Online Services account at [deltadentalins.com](http://deltadentalins.com). Available once your coverage kicks in, this free service lets you check benefits and eligibility information, find a network dentist and more.

### 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 will need to provide your information. Prefer to take a paper or electronic ID card with you? Simply sign in to Online Services, where you can view or print your card with the click of a button.

### Coordinate dual coverage

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

### Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.<sup>4</sup> You can find this date by logging in to Online Services.

### Newly covered?

Visit [deltadentalins.com/welcome](http://deltadentalins.com/welcome).

## Save with a PPO dentist



PPO



PREMIER



NON-DELTA DENTAL

<sup>1</sup> In Texas, Delta Dental Insurance Company offers 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 plan maximums and charges for non-covered services.

<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.

**LEGAL NOTICES:** Access federal and state legal notices related to your plan at [deltadentalins.com/about/legal/index-enrollee.html](http://deltadentalins.com/about/legal/index-enrollee.html).

# Benefit Highlights

## Delta Dental PPO<sup>SM</sup>

For: Employers' Health Insurance Trust  
Group No: 10840

<b>Eligibility</b>	Primary enrollee, spouse and eligible dependent children to age 26			
<b>Deductibles</b>	Delta Dental PPO dentists: <b>\$50 per person / \$150 per family</b> each calendar year Delta Dental Premier dentists: <b>\$50 per person / \$150 per family</b> each calendar year Non-Delta Dental dentists: <b>\$75 per person / \$225 per family</b> each calendar year			
Deductibles waived for Diagnostic & Preventive (D&P) and Orthodontics?	Yes			
<b>Maximums</b>	Delta Dental PPO dentists: <b>\$1,500</b> per person each calendar year Delta Dental Premier dentists: <b>\$1,500</b> per person each calendar year Non-Delta Dental PPO dentists: <b>\$1,250</b> per person each calendar year			
D&P counts toward maximum?	Yes			
<b>Waiting Period(s)</b>	Basic Benefits None	Major Benefits None	Prosthodontics None	Orthodontics None

<b>Benefits and Covered Services*</b>	<b>Delta Dental PPO dentists**</b>	<b>Delta Dental Premier dentists**</b>	<b>Non-Delta Dental dentists**</b>
<b>Diagnostic &amp; Preventive Services (D&amp;P)</b> Exams, cleanings and x-rays and sealants	100%	100%	100%
<b>Basic Services</b> Fillings	80%	80%	70%
<b>Endodontics</b> (root canals) Covered Under Basic Services	80%	80%	70%
<b>Periodontics</b> (gum treatment) Covered Under Major Services	50%	50%	40%
<b>Oral Surgery</b> Covered Under Basic Services	80%	80%	70%
<b>Major Services</b> Crowns, inlays, onlays and cast restorations	50%	50%	40%
<b>Prosthodontics</b> Bridges, dentures and implants	50%	50%	40%
<b>Orthodontic Benefits</b> Dependent children to age 19	50%	50%	40%
<b>Orthodontic Maximums</b>	\$1,000 Lifetime	\$1,000 Lifetime	\$750 Lifetime

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

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and PPO contracted fees for non-Delta Dental dentists.

**Delta Dental of Pennsylvania**  
One Delta Drive  
Mechanicsburg, PA 17055

**Customer Service**  
800-932-0783

**Claims Address**  
P.O. Box 2105  
Mechanicsburg, PA 17055-6999

[deltadentalins.com](http://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.