

# Delta Dental PPO Plan

## Benefit Highlights For Delta Dental PPO<sup>SM</sup>

Delta Dental offers you what no other dental plan can—The Delta Dental Difference<sup>®</sup>. Here’s what makes us a leading provider of dental benefits:

- **Exceptional Cost Savings**—Our networks protect enrollees from balance billing and prevent dentists from charging more by “unbundling” services that should be billed as one service. Your costs are usually lowest when you visit a Delta Dental dentist.
- **Guaranteed Coinsurance/Copayment**—Delta Dental dentists agree to accept our determination of fees. They won’t balance bill over Delta Dental’s approved amount.
- **Professional Treatment Standards**—Delta Dental reviews utilization patterns and office practices to ensure that Delta Dental dentists meet professional standards for safety and quality of care.

	In PPO Network	Out of PPO Network	
Sample Claims Savings	Delta Dental PPO Dentists	Delta Dental Premier Dentists	Non-Delta Dental Dentists
Dentist bills	\$180.00	\$180.00	\$180.00
Dentist accepts as payment in full	\$90.00 (Delta Dental’s agreed-upon fee)	\$130.00 (Delta Dental’s agreed-upon fee)	\$180.00 (No fee agreement with Delta Dental)
Delta Dental’s payment <b>50%</b>	\$45.00	\$45.00	\$45.00
Patient share*	\$45.00	\$85.00	\$135.00
Patient savings	\$90.00	\$50.00	\$0.00

The Delta Dental PPO program allows you the freedom to visit any licensed dentist, including a dentist from our Delta Dental Premier indemnity network. However, there are advantages to visiting a Delta Dental PPO network dentist instead of a Premier or non-Delta Dental dentist. Consider the information below:

In-PPO Network Delta Dental PPO Dentists	Out-of-PPO Network Delta Dental Premier <sup>®</sup> Dentists & Non-Delta Dental Dentists
You will usually pay the lowest amount for services when you visit a Delta Dental PPO dentist.  PPO dentists agree to accept a reduced fee for PPO patients.	You are responsible for the difference between the amount Delta Dental pays and the amount your non-Delta Dental dentist bills. You will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist. Premier dentists may not balance bill above Delta Dental’s approved amount, so your out-of-pocket costs may be lower than with non-Delta Dental dentists’ charges.
You are charged only the patient’s share* at the time of treatment. Delta Dental pays its portion directly to the dentist.	Non-Delta Dental dentists may require you to pay the entire amount of the bill in advance and wait for reimbursement. Premier dentists charge you only the patient’s share* at the time of treatment.
Premier dentists will complete claim forms and submit them for you at no charge.	You may have to complete and submit your own claim forms, or pay your non-Delta Dental dentist a service fee to submit them for you.* Premier dentists will complete claim forms and submit them for you at no charge.

\* Patient’s share is the coinsurance/copayment, any remaining deductible, any amount over the annual maximum and any services your plan does not cover.

\*\* If you visit a non-network dentist, Delta Dental will send the benefit payment directly to you. You are responsible for paying the non-network dentist’s total fee, which may include amounts in excess of your share of your plan’s contract allowance.

# Delta Dental PPO Plan (continued)

## Program Overview

The following information is not intended or designed to replace or serve as an Evidence of Coverage or Summary Plan benefit structure, limitations or exclusions, consult your company's benefits representative for the provisions specified in your Group Dental Contract.

<b>Who's Eligible</b>	Primary enrollee, Spouse or Domestic Partner and eligible Dependent children to the end of the month that Dependent turns 26.
<b>Deductibles</b>	\$25 per person / \$75 per family (per calendar year)
<b>Deductible Waived For Diagnostic, Preventive, Basic Restorative and Orthodontics?</b>	Yes
<b>Annual Maximum</b>	The maximum benefit paid per calendar year is \$2,000 for premier and PPO/\$1,500 for non-participating dentists per person

## Contact Information

Delta Dental of Pennsylvania

### Customer Service

deltadentalins.com

800-932-0783

(Business Hours: 8 a.m. – 8 p.m. EST)

### Claims Address

P.O. Box 2105, Mechanicsburg, PA 17055

\* Limitations or waiting periods may apply for some benefits; some services may be excluded. Please refer to your Evidence of Coverage or Summary Plan Description for waiting periods and a list of benefit limitations and exclusions.

\*\* Fees are based on PPO fees for PPO dentists and PPO fees for out-of-PPO

Benefits and Covered Services*	In-PPO Network**	Out-of-PPO Network**
Diagnostic and Preventive Benefits Oral examinations, routine cleanings, x-rays, fluoride treatment, space maintainers, sealants	100%	100%
Basic Benefits Fillings, posterior composites	90%	90%
Major Benefits Inlays, onlays and cast restorations	50%	50%
Endodontics Root canals	80%	80%
Periodontics Gum treatment	80%	80%
Oral Surgery Incisions, excisions, surgical removal of tooth including simple extractions	80%	80%
Prosthodontics Bridges, dentures, implants	50%	50%
Crowns	60%	60%
Orthodontic Benefit children only to the end of the calendar year they reach age 19	50%	50%
Orthodontic Maximum	\$1,200 Lifetime	\$1,200 Lifetime
Other Denture Repair	Service covered at 80%	Service covered at 80%

dentists. Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees.

Maryland law requires we make the following statement:

Our compensation to physicians who offer health care services to our insured members or enrollees may be based on a variety of payment mechanisms such as fee-for-service payments, salary or capitation. Bonuses may be used with these various types of payment methods. If you desire additional information about our methods of paying physicians, or if you want to know which method(s) apply to your physician, please call Delta Dental at 800-932-0783 or write to: Delta Dental of Pennsylvania, One Delta Drive, Mechanicsburg, PA 17055.

Please note that the benefit payments made by Delta Dental to dentists, other dental care providers or enrollees are based on fee-for-service payment mechanisms and do not include salary, capitation or bonuses.

In Maryland, Delta Dental PPO and Delta Dental Premier are underwritten by Delta Dental of Pennsylvania, a not-for-profit dental service company.

