

A smart choice
for dental
coverage



What is Delta Dental PPO?

Delta Dental PPO is a plan that covers a percentage of your costs for covered dental services. After you meet your annual deductible, you pay your share of the bill and your plan pays the rest. Simple! You can visit any dentist, but you'll usually save the most with a Delta Dental PPO dentist. Why? Because our in-network dentists accept discounted fees for plan enrollees.

Once you enroll, you'll get coverage for diagnostic and preventive care, including exams, cleanings and x-rays. Each plan also covers services like fillings and simple tooth extractions. And, because regular dental exams can help keep your teeth healthy, there are no waiting periods for cleanings and exams. Your Delta Dental PPO plan will keep you smiling well into the future!

Check out the highlights on page three to find out more about this plan's covered services.

How do I know if a Delta Dental PPO plan is the right plan for me?

Delta Dental PPO could be a smart choice if you like to keep your dentist options open. You can visit any dentist, but with our large network, you'll have access to lots of Delta Dental PPO dentists who can save you money.

Use our [Find a Dentist](#) tool to locate a Delta Dental dentist near you. Too many choices? The included Yelp ratings may help you decide.

Delta Dental of Pennsylvania
One Delta Drive
Mechanicsburg, PA 17055

Claims and Correspondence
P.O. Box 2105
Mechanicsburg, PA 17055

Customer Service
888-282-8784
deltadentalins.com



What else should I know about Delta Dental PPO?

When you visit a Delta Dental dentist, the process is straightforward. You don't even need a dental plan ID card. Just provide your name, birth date and enrollee ID or social security number. Once your visit is complete, you simply pay your portion of the bill, and we take care of the remainder.¹

You have online resources at your convenience as well. Look up your plan information on your computer, tablet or mobile phone to view benefits and claims information, display your ID card, get cost estimates for common procedures and learn more about dental health. No matter where you are, we've got you covered.

With a Delta Dental PPO plan, you can get the care you need with the dentist you choose. We'll take care of the rest.

Have questions?

Contact your broker to learn more and enroll online.

Broker:

Phone:

Email:

**Delta Dental
broker number:**

Enroll online:

This benefit information is only a summary and is not intended to replace or serve as the plan Policy. Please consult the plan Policy for a description of plan benefits, limitations and exclusions. In the event of any inconsistency between this document and the plan Policy, the terms of the Policy will prevail. **You can obtain a complete plan Policy, including limitations and exclusions, by talking to your broker, visiting deltadentalins.com/individuals/plans/ or calling 888-282-8784.** If you call, you will need to provide your broker's ID number to the representative.

¹Your share of the bill may include applicable deductibles, amounts over plan maximums and charges for non-covered services.

Delta Dental is a registered mark of Delta Dental Plans Association.

Delta Dental Individual & Family™

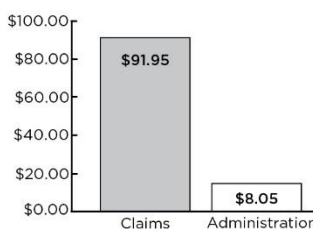
Delta Dental PPO™ Basic Plan for Families

Plan Highlights¹

Eligibility		
Primary enrollee, spouse or domestic partner, eligible dependent children up to age 26.		
Deductibles and Maximums		
Calendar Year Deductible	Per enrollee	\$50
	Family	\$150
Annual Maximum per Calendar Year	Per enrollee	\$1,000
Orthodontic Deductible	Per enrollee	N/A
Orthodontic Lifetime Maximum	Per enrollee	N/A
Covered Services ²	Delta Dental PPO dentists	Non-Delta Dental PPO dentists
Diagnostic and Preventive (D&P) Services Exams, cleanings, x-rays and sealants	100%	100%
Basic Services Fillings, emergency treatment to relieve pain	50%	50%
Periodontics Gum treatments	Not a benefit	
Prosthodontics Bridges, dentures, implants	Not a benefit	
Major Services Root canals, oral surgery, crowns, inlays, onlays, cast restorations	Not a benefit	
Orthodontics Adults and dependent children	Not a benefit	
Waiting Periods	D&P Services	None
	Basic Services	6 months
	Major Services	N/A
	Orthodontics	N/A

¹ Reimbursement is calculated based on maximum contract allowances. This benefit information is only a summary and is not intended or designed to replace or serve as the plan Policy. Limitations and/or waiting periods may apply for some benefits; some services may be excluded from the plan.

² Excluding applicable deductibles, amounts over plan maximums and non-covered services.

<p>Maryland law requires we make the following statement:</p> <p>Our compensation to physicians who offer health care services to our insured members of 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, call 800-932-0783 or write to: Delta Dental of Pennsylvania, One Delta Drive, Mechanicsburg, PA 17055.</p> <p>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.</p> <p>In Maryland, Delta Dental PPO™ and Delta Dental Premier™ are underwritten by Delta Dental of Pennsylvania, a not-for-profit dental service company.</p> <p style="text-align: right;">FFS #119301A (rev. 1/19)</p>	<p>Where your dental benefits premium goes</p> <p>Amount of every \$100 in premiums used to pay for claims and administration for the year ending Dec. 31, 2018</p>  <table border="1"> <thead> <tr> <th>Category</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>Claims</td> <td>\$91.95</td> </tr> <tr> <td>Administration</td> <td>\$8.05</td> </tr> </tbody> </table>	Category	Amount	Claims	\$91.95	Administration	\$8.05
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