# Delta Dental Individual & Family™

DPO Basic Plan for Families





# Your dentist, your choice

Save out of pocket on the care you need.



## Is a Delta Dental PPO plan right for me?

Delta Dental PPO plans are great if you like to have plenty of options when it comes to your care. With access to the largest network in the country<sup>1</sup>, Delta Dental PPO plans let you:

- Choose any dentist, though you'll save the most at a Delta Dental PPO dentist
- See specialists without referrals
- Stay on top of your oral health with low cost or covered exams and cleanings

#### Underwriter

Delta Dental Insurance Company 1130 Sanctuary Parkway Alpharetta, GA 30009 Claims and Correspondence P.O. Box 1809 Alpharetta, GA 30023 Customer Service 888-857-0314 deltadentalins.com

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



#### How does Delta Dental PPO work?



Delta Dental PPO is a dental insurance plan that helps you pay for covered dental services. After you meet your annual deductible (a set dollar amount you pay out of pocket), Delta Dental will pay a portion of your bill (up to your annual maximum²). You won't need an ID card to get care. Just give your information to your dentist and they can find your coverage.

- Visit any dentist for care (but save the most with a Delta Dental PPO dentist. PPO dentists accept reduced fees and won't charge you more than your expected share of the bill.)
- Kids can use their full benefits immediately. Adults may have a waiting period for some services. Check your plan highlights for details or <u>the Health Care Exchange</u> (<u>Marketplace</u>) <u>plans page</u> for more information.

When you want a plan that will help cover your costs while offering you the freedom to see the dentist of your choice, choose a Delta Dental PPO plan.

This benefit information is only a summary and is not intended to replace or serve as the plan policy. Please <u>consult the plan policy</u> 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. View the complete benefits overview, limitations and exclusions, or call **888-857-0314**.

<sup>&</sup>lt;sup>1</sup> Delta Dental PPO and Delta Dental Premier® form the largest dentist network nationwide based on total unique dentists, as of September 2021, according to Zelis Network360.

<sup>&</sup>lt;sup>2</sup> For adult benefits, you are responsible for all charges once your reach your plan maximum.

# Delta Dental Individual & Family™

## **DPO** | Basic Plan for Families

# Plan Highlights<sup>1, 2</sup>

| Deductibles and<br>Maximums per   | Pediatric Benefits<br>(up to age 19)  |                  |   |                  | Adult Benefits<br>(age 19 and older) |                  |   |                  |
|---|---|------------------|---|------------------|--------------------------------------|------------------|---|------------------|
| Calendar Year   | DPO Dentist   |                  | Delta Dental<br>Premier or<br>Non-Delta<br>Dental Dentist                                 |                  | DPO Dentist                          |                  | Delta Dental<br>Premier or<br>Non-Delta<br>Dental Dentist |                  |
| <b>Deductible</b> Per enrollee Family   | \$50<br>NA  |                  | \$50<br>NA  |                  | \$50<br>\$150                        |                  | \$50<br>\$150   |                  |
| Deductible Waived for Diagnostic and Preventive Services  | No  |                  | No  |                  | No                                   |                  | No  |                  |
| Annual Maximum Maximum the plan will pay each year for services per person.   | None  |                  | None  |                  | \$1,000                              |                  | \$1,000   |                  |
| Out-of-Pocket<br>Maximum<br>After this amount<br>is reached, the plan<br>pays 100% of the<br>remaining covered<br>services for that<br>year. <sup>3</sup> | \$375 for one<br>pediatric<br>enrollee<br>\$750 for two or<br>more pediatric<br>enrollees |                  | \$375 for one<br>pediatric<br>enrollee<br>\$750 for two or<br>more pediatric<br>enrollees |                  | None                                 |                  | None  |                  |
| Covered Services  | Delta<br>Dental<br>Pays   | Enrollee<br>Pays | Delta<br>Dental<br>Pays   | Enrollee<br>Pays | Delta<br>Dental<br>Pays              | Enrollee<br>Pays | Delta<br>Dental<br>Pays                                   | Enrollee<br>Pays |
| Diagnostic and Preventive Services  | 100%  | 0%               | 100%  | 0%               | 100%                                 | 0%               | 100%  | 0%               |
| <b>Basic Services</b>   | 50%   | 50%              | 50%   | 50%              | 50%                                  | 50%              | 50%   | 50%              |
| Major Services  | 50%   | 50%              | 50%   | 50%              | Not a                                | benefit          | Not a benefit   |                  |
| Orthodontic<br>Services<br>Medically necessary<br>(requires prior<br>authorization)   | 50%   | 50%              | 50%   | 50%              | Not a benefit                        |                  | Not a benefit   |                  |
| Waiting Periods   | None  |                  | None  |                  | None                                 |                  | None  |                  |

<sup>&</sup>lt;sup>1</sup> Reimbursement to dentists is based on contracted fees. Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Please refer to your plan Policy for complete limitations and exclusions for this plan.

<sup>&</sup>lt;sup>2</sup> Coverage may not be available in all areas. If applicable, service areas are detailed in the limitations and exclusions.

<sup>&</sup>lt;sup>3</sup> The Out-of-Pocket Maximums for Delta Dental PPO or Delta Dental Premier dentists and for Non-Delta Dental dentists are separate. If only one Pediatric Enrollee is covered and switches among types of dentists during a Calendar Year, the total paid in Out-of-Pocket Maximums would not exceed \$750 each Calendar Year. If two or more Pediatric Enrollees are covered and Pediatric Enrollee(s) switch among types of dentists during a Calendar Year, the total paid in Out-of-Pocket Maximums would not exceed \$1,500 each Calendar Year.

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צי קענט איר לײענען דעם דאָזיקן דאָקומנעט? אױב ניט,עמעצער דאָ קען אײַך העלפֿן אים צו לײענען. עס איז אױך מעגלעך, אַז איר קענט באַקומען דעם דאָזיקן דאָקומענט אין אײַער שפּראַך, פֿאַר אומזיסטע הילף קענט איר אָנקלינגען אָט די דאָזיקע נומער: 888-857-0337 ס'איז דאָ אַ נומער פֿאַר מענטשען, װאָס הערן ניט: 711 (Yiddish)

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