

Delta Dental PPOSM – Easy, Friendly, Accessible

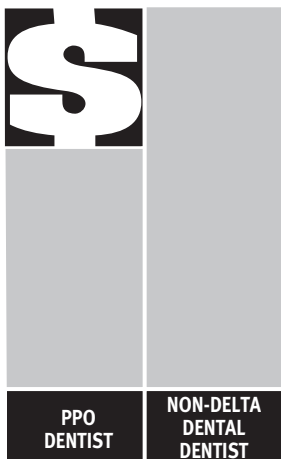


We'll do whatever it takes and then some.

Save with a PPO dentist

YOUR COSTS

SAVE MORE SAVE LESS



AMOUNT YOU SAVE
AMOUNT YOU PAY

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

We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO[†] plan makes it easy for you to find a dentist and control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Save with a PPO dentist.** Our PPO network dentists accept reduced fees for covered services, so you'll usually pay the least when you visit a PPO network dentist. Non-Delta Dental dentists may balance bill you the difference between the contracted fee and their usual fee.
- **Large dentist network.** Since Delta Dental offers access to some of the largest dentist networks in the U.S.,[‡] chances are there's a wide choice of PPO dentists near your home or office. Use your desktop or mobile device to search for a dentist at deltadentalins.com.
- **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest with a PPO dentist.
- **Log in to Online Services.** Check benefits, eligibility and claims status, view or print an ID card and use our "Fee Finder" tool to check average costs in your area. You can also change your Profile preference to go paperless. Use your mobile device to access many of these tools on the go; show the dental office your ID card information instead of carrying a printed card.

Visit the *SmileWay*[®] Wellness section of our site for dental health articles, videos, quizzes and a risk assessment tool. You can also subscribe to our free dental health e-newsletter.

[†] In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

[‡] Netminder Dental Network Trend Report, March 2013.



Socialize with us: deltadentalins.com/enrollees



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DELTA DENTAL OF CALIFORNIA

Small Business Program

Options – Plan: PPO 1

Delta Dental PPOSM
Benefit Highlights

Who's Eligible?	Primary enrollee, spouse or domestic partner (if applicable), and eligible children to age 26.
Calendar Year Deductibles (waived for Diagnostic & Preventive services)	\$50 per person/\$150 per family.
Calendar Year Maximum	\$2,500 per person.
Maximum Waived for Diagnostic & Preventive Services	Yes

Benefits and Covered Services*	Delta Dental PPO Dentists**	Delta Dental Premier & Non-Delta Dental Dentists**
Diagnostic & Preventive Services Exams, x-rays, cleanings, fluoride treatments, space maintainers	100%	100%
Basic Services Fillings, simple tooth extractions, sealants	90%	80%
Endodontics Services (root canals) & Periodontics Services (gum treatment)	90%	80%
Crowns, Inlays, Onlays and Cast Restorations	60%	50%
Prosthodontics Services Bridges, partial dentures, full dentures, implants	60%	50%
Orthodontic Services Adult & Children	50%	50%
Orthodontic Lifetime Maximums	\$1,500	\$1,500

* Limitations and exclusions may apply to some benefits.

** Reimbursement is based on the lesser of the dentist's submitted fees or the PPO contracted fees for PPO dentists, the Premier contracted fees for Premier dentists, the plan allowance for non-Delta Dental dentists.

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This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage. Please refer to your Evidence of Coverage booklet for a list of benefit limitations and exclusions. If you have specific questions regarding your dental plan, please consult your company's benefits representative.