

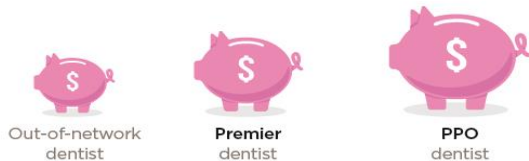


# DELTA DENTAL PPO<sup>®</sup>

## UNLEASH YOUR SMILE POWER<sup>™</sup>

### Why Go PPO

You may visit any licensed dentist, but you will save the most money by visiting a PPO dentist. That's because PPO dentists agree to accept lower reimbursements for services.



### Find A Dentist

It's easy to find a Delta Dental dentist near you with our provider search tool at [deltadentalaz.com](http://deltadentalaz.com) or in the Delta Dental Mobile App.

### Easy Benefits Coordination

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

### No ID Card Necessary

Just give your dental office your name and member ID. Don't know your member ID? Pull up an electronic ID card on your smartphone at the dentist's office by logging in to the Delta Dental Mobile App.

### Download The Mobile App

Access your benefits and view your ID card on-the-go with the Delta Dental Mobile App. It's free for Android and iOS!

### Know Your Coverage

New to the Delta Dental PPO plan? This plan covers treatment started and completed after your plan's effective date of coverage.<sup>1</sup> Your benefit summary and benefit booklet have specific details about covered treatments.

### Register Online

Sign up for the Member Connection at [deltadentalaz.com/member](http://deltadentalaz.com/member) to view benefits, eligibility and claims status or to check average dental costs in your area. You can also update your delivery preference for dental benefits statements (EOBs) and go paperless!





### Understand Common Dental Terms

It's our goal to make your benefits simple to use and easy to understand. Here are some common terms defined:

- **Annual Maximum** - The maximum dollar amount Delta Dental will pay toward the cost of dental care within a specific benefit period.
- **Deductible** - The amount you pay for covered dental services before Delta Dental begins to pay.
- **Coinsurance** - The percentage of dental care expenses you pay after your deductible.
- **Predetermination** - A pre-treatment estimate that helps determine the cost of a recommended dental treatment.

<sup>1</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 will be responsible for any costs. Group-specific and other exceptions may apply. Enrollees currently undergoing active orthodontic treatment may be eligible to continue treatment. Refer to your benefit booklet for specific details about your plan.

## DELTA DENTAL PPO

Covered Services	PPO Dentist	Premier and Out-of-Network Dentist <sup>1</sup>
Annual Maximum Benefit (Combination of in and out-of-network)	\$1,500	\$1,000
Annual Deductible (Individual/Family) (Combination of in and out-of-network)	\$25/75	\$50/150
Lifetime Orthodontia Maximum (Combination of in and out-of-network)	Child \$1,000	Child \$750
 <b>Preventive Services</b> (Does not apply toward the Annual Maximum Benefit)		<i>Delta Dental Pays</i>
Exams	100%	100% <sup>1</sup>
Routine Cleanings		
Fluoride: For children to age 18		
Sealants: For children up to age 19		
X-rays		
Space Maintainers		
 <b>Basic Services</b>		<i>Delta Dental Pays</i>
Fillings	80% <sup>2</sup>	70% <sup>1,2</sup>
Stainless Steel Crowns		
Emergency Treatment		
Endodontics: Root canal treatment		
Periodontics: Treatment of gum disease		
Oral Surgery: Simple extractions.		
Oral Surgery: Surgical extractions.		
 <b>Major Services</b>		<i>Delta Dental Pays</i>
Prosthodontics: Bridges, partial dentures, complete dentures	50% <sup>2</sup>	50% <sup>1,2</sup>
Bridge and Denture Repair		
Implants		
Restorative: Crowns and onlays		
 <b>Orthodontic Services</b>		<i>Delta Dental Pays</i>
Benefit for children ages 8-19. Children must be banded prior to age 17.	50%	50% <sup>1</sup>

<sup>1</sup> Members may incur higher out-of-pocket costs when seeing a Premier or out-of-network dentist. See Covered Dental Services sheet.

<sup>2</sup> Deductible applies to these services.

YOUR BENEFITS ARE BASED ON A **CALENDAR YEAR**  
 BENEFITS ARE SUBJECT TO ALL PROVISIONS, TERMS & CONDITIONS OF THE GROUP CONTRACT  
 Dependent Age Limit: 26 | Predetermination recommended for services over \$250

### How can we help you?

**Member Connection:**  
[deltadentalaz.com/member](http://deltadentalaz.com/member)  
**Find A Dentist:**  
[deltadentalaz.com/provider-search](http://deltadentalaz.com/provider-search)  
**Customer Service:**  
 602.938.3131, option 1  
 800.352.6132, option 1

### Using Your Benefits

- 1 Using Your Benefits
- 2 Choose a dentist
- 3 Make an appointment
- 4 Visit dentist for service

## COVERED DENTAL SERVICES

### PREVENTIVE SERVICES

- Exams, evaluations or consultations: Two in a benefit year.
- Routine Cleanings: Limited to two in a benefit year. One difficult cleaning may be exchanged for one routine cleaning. However, the difficult cleaning is limited to once in a 5-year period.
- Topical Application of Fluoride: For children to age 18 - Two in a benefit year.
- Sealants: For children up to age 19 - Once in a 3-year period for permanent molars and bicuspids.
- Full mouth/Panorex or vertical bitewings X-rays: Once in a 3-year period.
- Bitewing X-rays: Two in a benefit year.
- Periapical X-rays: As needed.
- Space Maintainers: For missing posterior primary (baby) teeth up to age 14.

### BASIC SERVICES (Deductible applies to these services.)

- Fillings: Silver amalgam and for front teeth only, synthetic tooth color fillings. One per surface every two years.
- Stainless Steel Crowns: For primary (baby) teeth only.
- Emergency (Palliative Treatment): Treatment for the relief of pain.
- Endodontics: Root canal treatment (permanent teeth). Pulpotomy primary (baby) teeth.
- Periodontics: Treatment of gum disease - Non-surgical once every two years. Surgical once every three years.
- Oral Surgery: Simple extractions.
- Oral Surgery: Surgical extractions.

### MAJOR SERVICES (Deductible applies to these services.)

- Prosthodontics: Bridges, partial dentures, complete dentures - 5-year waiting period for replacement last performed.
- Bridge and Denture Repair: Repair of such appliances to their original condition, including relining of dentures.
- Implant- Implants are only a benefit to replace a single missing tooth bounded by teeth on each side. Limited to \$1000 per tooth, per lifetime and is applied to the patient's benefit year maximum.
- Restorative: Crowns and onlays - 5-year waiting period for replacement last performed.

### ORTHODONTIC SERVICES

- Benefit for children ages 8-19. Children must be banded prior to age 17. Payable in two payments - upon initial banding and 12 months after. The orthodontic maximum is separate from the annual maximum for your other dental benefits.

### DENTIST PAYMENTS

You are enrolled in a Delta Dental PPO plan. You and your family members may visit any licensed dentist. There are three levels of dentists to choose from:

- **PPO Dentist** -- Payment is based on the PPO dentist's allowable fee or the actual fee charged, whichever is less.
- **Premier Dentist** -- Payment is based on the PPO dentist's allowable fee. Members are responsible for the difference between the Premier Maximum Reimbursable Amount (MRA) and the PPO fee.
- **Out-of-Network Dentist** -- Payment is based on the PPO dentist's allowable fee. Members are responsible for the difference between the PPO Allowance and the full fee charged by the dentist.

**BENEFITS ARE SUBJECT TO ALL PROVISIONS, TERMS & CONDITIONS OF THE GROUP CONTRACT**