

Premier + PPO

The following provides a brief summary of benefits and a description of the Premier + PPO Plan from Delta Dental Insurance Company. The Summary Plan Description contains complete details of benefits, limitations, exclusions, grievance procedures and binding arbitration for disputes.

Benefits	PPO Dentists	Premier and Non-Delta Dental Dentists*
Deductible per calendar year	None	
Calendar year maximum benefit per person	\$1,500	
Orthodontic Lifetime maximum per person	\$1,500	
Preventive and diagnostic services Cleaning and x-rays	80% of PPO fee schedule	80% of UCR (usual, customary and reasonable)
Basic services Restoration and denture repair	80% of PPO fee schedule	80% of UCR (usual, customary and reasonable)
Major services Crowns and prosthodontics**	50% of PPO fee schedule	50% of UCR (usual, customary and reasonable)
Orthodontic services**	50% benefit up to \$1,500 lifetime maximum	

*You pay balance of billed charge when services are received from a non-Delta Dental dentist.

**One year waiting period for these services if you enroll later than the date you were initially eligible for coverage.

Visit a PPO Dentist to maximize your savings. PPO participating dentists have agreed not to charge you above the PPO fee schedule, which is typically less than the UCR fee schedule.

You are responsible for an balance between Delta Dental plan expenses and charges from your dentist, as well as the coinsurance percentage.

When you visit a non-Delta Dental dentist, you need to submit your claims to Delta Dental for reimbursement. Benefit payments are made directly to you and you'll be responsible for paying the non-Delta Dental dentist for eligible services. Claim forms are available on our website at deltadentalins.com.

ELIGIBILITY / CLAIMS CONTACT INFORMATION

Delta Dental Insurance Company
 P. O. Box 1809
 Alpharetta, GA 30023-1809
 800-521-2651

Delta Dental PPO™ is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan