

BENEFIT HIGHLIGHTS DELTA DENTAL PPOSM

GROUP NAME: Rancho Santa Fe School District

GROUP NUMBER: 07128 - 03301

> ELIGIBILITY: WHO MAY RECEIVE BENEFITS?

- **Primary enrollee and spouse**
(includes domestic partner)
- **Eligible dependent children to:**
end of month dependent turns age 25

> WAITING PERIODS

Basic Services: none Major Services: none
Orthodontics: none

> DEDUCTIBLES per person/per family
None each cal. year (PPO network)
\$25/\$75 each cal. year (outside PPO network)

> MAXIMUMS per person
\$1,500 each cal. year

BENEFITS AND COVERED SERVICES	PPO dentists ^{1,2}	Non-PPO dentists ^{1,2,3}
Diagnostic & Preventive Services (D&P) Exams, cleanings and x-rays	100%	100%
	Deductible applies to D&P	
	D&P counts towards maximum	
Basic Services Fillings, composites and sealants	100%	100%
Endodontics (Basic) Root canals	100%	100%
Periodontics Gum treatment (Basic)	100%	100%
Oral Surgery (Basic)	100%	100%
Major Services Crowns, inlays, onlays and cast restorations	80%	80%
Prosthodontics Bridges, dentures and implants	60%	50%
Dental Accident Benefits Separate Maximum, per person, per cal. year	100% \$1,000	100% \$1,000

¹ Delta Dental Premier® dentists are considered non-PPO dentists.

² Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and the program allowance for non-Delta Dental dentists.

³ Non-Delta Dental dentists may balance bill the difference between the contracted rate and their usual fee for services.

Delta Dental of California
100 First Street
San Francisco, CA 94105

Customer Service
(Toll-Free) 866-499-3001

Claims Address
P.O. Box 997330
Sacramento, CA 95899-7330

This benefit information is not intended to replace or serve as the plan's Evidence of Coverage, Summary Plan Description or Group Dental Service Contract. If you have specific questions regarding the benefits eligibility, limitations or exclusions of your plan, please consult your company's benefits representative.

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deltadentalins.com



We keep you smiling®

Keep Smiling

Delta Dental PPOSM



Save with PPO

Visit a dentist in the PPO¹ network to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at deltadentalins.com.⁴

Set up an online account

Get information about your plan anytime, anywhere by signing up for an Online Services account at deltadentalins.com. This free service, available once your coverage kicks in, lets you check benefits and eligibility information, find a network dentist and more.

Check in without an ID card

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or social security number. If your family members are covered under your

plan, they will need your information. Prefer to take a paper or electronic ID card with you? Simply sign in to Online Services, where you can view or print your card with the click of a button.

Coordinate dual coverage

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

Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.⁵ You can find this date by logging in to Online Services.

Newly covered?

Visit deltadentalins.com/welcome.

Save with a PPO dentist



PPO



NON-PPO

¹ In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

² You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

³ You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

⁴ We recommend verifying before each appointment that your dentist is a PPO dentist.

⁵ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. Enrollees currently undergoing active orthodontic treatment may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

LEGAL NOTICES: Access federal and state legal notices related to your plan at deltadentalins.com/about/legal/index-enrollee.html.

