

**THIS MATRIX IS A BRIEF SUMMARY OF YOUR BENEFITS.
YOU MUST READ THE ENTIRE EVIDENCE OF COVERAGE
IN ORDER TO UNDERSTAND THE DETAILS OF YOUR DENTAL COVERAGE**

Delta Dental PPOSM Incentive Plan

Your Co-Payments, Maximums and Waiting Periods

Although the levels (i.e. percentages) of Benefits are the same no matter what dentist you choose, your out-of-pocket expenses may differ depending upon whether you select a Delta Dental PPO Dentist.

DENTAL SERVICES	PPO DENTIST		NON-PPO DENTIST		CALENDAR YEAR MAXIMUM*	WAITING PERIOD
	DELTA DENTAL'S CO-PAYMENT	YOUR CO-PAYMENT	DELTA DENTAL'S CO-PAYMENT	YOUR CO-PAYMENT		
Diagnostic and Preventive Services	70-100%	30-0%	70-100%	30-0%	\$2,200 for each Enrollee if services are provided by a Delta Dental PPO Dentist	None
Basic Services	70-100%	30-0%	70-100%	30-0%		None
Crowns, Inlays, Onlays, and Cast Restorations	70-100%	30-0%	70-100%	30-0%		None
Prosthodontic Services	50%	50%	50%	50%	\$2,000 for each Enrollee if services are provided by other dentists	None
Dental Accident Services	100%	0%	100%	0%	\$1,000 for each Enrollee**	None
Orthodontics	Not a Benefit		Not a Benefit		N/A	N/A

* In-Network - (using Delta Dental PPO provider) \$200 additional annual Maximum and claims paid at incentive level of member (exception: prosthodontics 50%).

Out-of-Network - (using Delta Dental Premier® provider) claims paid at members incentive level without additional \$200 annual Maximum (exception: prosthodontics 50%).

**This Benefit is separate from the other Benefits.

Note: If you transfer or move from one Delta Dental plan to another, you do not receive a new calendar year Maximum because you transferred or moved. The Maximum amount for Benefits paid by Delta Dental in a calendar year under both plans will not exceed the Maximum allowed under your current plan.

For example: If Delta Dental paid \$500 in Benefits while you were enrolled in a previous plan and the Maximum amount of your current plan is \$1,000 the total amount Delta Dental will pay for your Benefits under the current plan is \$500.