

## Delta Dental PPO<sup>SM</sup> Program D

Sample of Benefits <sup>1</sup>	Program D <sup>2</sup>	
	In/Out-of-Network	
<b>Employer Contributions</b>	50% to 100%	50% to 100%
<b>Diagnostic and Preventive Services</b> Oral examinations X-rays Prophylaxis (cleanings) Fluoride treatment	100%	80%
<b>Basic Services</b> Fillings Denture repair Sealants	80%	60%
<b>Major Services</b> Crowns, jackets and cast restorations Prosthetic services (dentures and bridges)	50%	40%
<b>Endodontics/Periodontics (covered under)</b>	Basic	Basic
<b>Oral Surgery (covered under)</b>	Basic	Basic
<b>Waiting Period</b>	None	None
<b>Deductible</b> – Waived for diagnostic and preventive services	\$50/\$150 Yes	
<b>Annual Maximum (select one option)</b>	\$1,000 or \$1,500	
<b>Child Orthodontic Benefit (Optional – if selected, choose maximum)</b> Coverage level Lifetime ortho maximum – select one option Calendar year maximum	50% \$1,000 or \$1500 <sup>3</sup> Not Applicable	
<b>Available Reimbursement (choose one)</b>	PPO <sup>4</sup> or PPO Plus Premier <sup>5</sup>	
<b>Available Rate Tier Options</b>	2, 3 or 4 tier	

<sup>1</sup> Subject to Limitations and Exclusions.

<sup>2</sup> Available in Alabama, Florida, Nevada and Utah.

<sup>3</sup> \$1,500 ortho maximum is available for employer contributions of 75% or more.

<sup>4</sup> Delta Dental's benefit payment for a PPO provider will be based on the lesser of the submitted charge or the PPO provider allowed fee.

<sup>5</sup> Delta Dental's benefit payment will be based on the lesser of the submitted charge or the contracted dentist's provider allowed fee. Non-contracted dentists are paid the lesser of the submitted fee or the fee charged by dentists of similar training in the same geographical area.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, FL, GA, LA, NV and UT. In Texas, Delta Dental PPO provides a Dental Provider Organization (DPO) plan.