

Delta Dental PPOSM Program VOL 2

Sample of Benefits ¹	Program VOL 2
	In/Out-of-Network
Employer Contributions	0% to 49.9%
Diagnostic and Preventive Services Oral examinations X-rays Prophylaxis (cleanings) Fluoride treatment	100%
Basic Services Fillings Denture repair Sealants	80%
Major Services Crowns, jackets and cast restorations Prosthodontic services (dentures and bridges)	50%
Endodontics/Periodontics (covered under)	Basic
Oral Surgery (covered under)	Major
Waiting Period	12 months ²
Deductible – Waived for diagnostic and preventive services	\$50/\$150 Yes
Annual Maximum (select one option)	\$1,000 or \$1,500
Child Orthodontic Benefit (Optional – if selected, choose maximum) Coverage level Lifetime ortho maximum – select one option Calendar year maximum	50% \$1,000 \$350 ³
Available Reimbursement (choose one)	PPO ⁴ or PPO Plus Premier ⁵
Available Rate Tier Options	2 or 3 tier

¹ Subject to Limitations and Exclusions.

² Applies to major and orthodontic services (if covered). Waiting period is waived for initial employees and their eligible dependents if covered under the group's prior dental plan.

³ Orthodontic maximum is included in annual maximum. Amounts applied towards orthodontic maximums are also applied to calendar year maximum..

⁴ 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.

⁵ 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.