

# DELTA DENTAL PPO<sup>SM</sup>:

## Your smile is covered



### Go PPO

Visit a PPO<sup>1</sup> dentist to maximize your savings.<sup>2</sup> These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>3</sup> Find a PPO dentist at [deltadentalins.com](http://deltadentalins.com).<sup>4</sup>

### Access online services

Get information about your plan anytime, anywhere by signing up for an Online Services account at [deltadentalins.com](http://deltadentalins.com). This free service lets you check benefits and eligibility information, find a network dentist and more.

### Check in with ease

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 name, birth date and enrollee or social security number. 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. 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? Multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.<sup>5</sup> You can find this date by logging in to Online Services.

**Newly covered?** Visit [deltadentalins.com/welcome](http://deltadentalins.com/welcome).

## Save with a PPO dentist



PPO



Non-PPO

Maryland law requires we make the following statement:

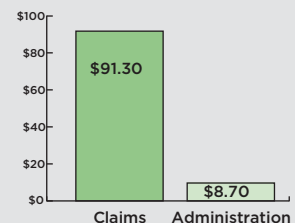
*Our compensation to physicians who offer health care services to our insured members of enrollees may be based on a variety of payment mechanisms such as fee-for-service payments, salary or capitation. Bounties may be used with these various types of payment methods. If you desire method(s) apply to your physician, please call additional information about our methods of paying physicians, or if you want to know which Delta Dental at 800-932-0783 or write to: Delta Dental of Pennsylvania, One Delta Drive, Mechanicsburg, PA 17055.*

Please note that the benefit payments made by Delta Dental to dentists, other dental care providers or enrollees are based on fee-for-service payment mechanisms and do not include salary, capitation or bonuses.

In Maryland, Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> are underwritten by Delta Dental of Pennsylvania, a not-for-profit dental service company.

### Where your dental benefits premium goes

Amount of every \$100 in premiums used to pay for claims and administration\*



\* for the year ending December 31, 2015

FFS #95422A1 (1/16)

Legal notices: Access federal and state legal notices related to your plan at [deltadentalins.com/about/legal/index-enrollee.html](http://deltadentalins.com/about/legal/index-enrollee.html)

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

<sup>2</sup> 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.

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

<sup>4</sup> Verify that your dentist is a PPO dentist before each appointment.

<sup>5</sup> Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier are 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.

We keep you smiling<sup>®</sup>



[deltadentalins.com/enrollees](http://deltadentalins.com/enrollees)



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HL\_PPO\_2col #97131B (rev. 4/16)

# BENEFIT HIGHLIGHTS

## DELTA DENTAL PPO<sup>SM</sup>

GROUP NAME: Perdue Farms Inc. - Basic Option

GROUP NUMBER: 07064

### > ELIGIBILITY: WHO MAY RECEIVE BENEFITS?

- Primary enrollee and spouse

- Eligible dependent children to:  
26th birthday

### > WAITING PERIODS

Basic Services: none Major Services: none

> DEDUCTIBLES per person/per family  
\$25/\$75 each cal. year

> MAXIMUM ANNUAL COVERAGE per person  
\$750 each cal. year

| BENEFITS AND COVERED SERVICES  | PPO dentists <sup>1,2</sup>     | Non-PPO dentists <sup>1,2,3</sup> |
|--|---------------------------------|-----------------------------------|
| <b>Diagnostic &amp; Preventive Services (D&amp;P)</b><br>Exams, cleanings, x-rays and sealants | 100%                            | 100%                              |
|  | Deductible doesn't apply to D&P |                                   |
|  | D&P counts towards maximum      |                                   |
| <b>Basic Services</b><br>Fillings  | 50%                             | 50%                               |
| <b>Endodontics</b><br>Root canals  | 50%                             | 50%                               |
| <b>Periodontics</b> Gum treatment  | 50%                             | 50%                               |
| <b>Oral Surgery</b>  | 50%                             | 50%                               |
| <b>Major Services</b><br>Crowns, inlays, onlays and cast restorations                          | 0%                              | 0%                                |
| <b>Prosthodontics</b><br>Bridges and dentures  | 0%                              | 0%                                |

<sup>1</sup> Delta Dental Premier® dentists are considered out-of-network dentists.

<sup>2</sup> Reimbursement is based on PPO contracted fees for PPO dentists and Premier contracted fees for Premier and non-Delta Dental dentists.

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

#### Delta Dental of Pennsylvania

One Delta Drive  
Mechanicsburg, PA 17055

#### Customer Service

(Toll-Free)  
800-932-0783

#### Claims Address

P.O. Box 2105  
Mechanicsburg, PA 17055

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.

Date created: 08/10/2016



deltadentalins.com



We keep you smiling®