

DELTA DENTAL PPOSM: Your smile is covered



Stay in network to save

Visit a PPO¹ dentist 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

If you can't find a PPO dentist, Delta Dental Premier[®] dentists offer the next best opportunity to save. Unlike non-Delta Dental dentists, they have agreed to set fees, and you won't get charged more than your expected share of the bill.

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. 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.

Access online services

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

Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Multi-stage procedures like braces or crowns 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



Premier



Non-Delta Dental

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 PPOSM and Delta Dental Premier[®] 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

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 subject to contracted fees.

³ You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services. PPO dentists won't bill you for any amount over their PPO fees.

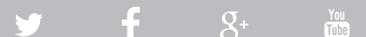
⁴ Verify that your dentist is a PPO dentist before each appointment.

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. Active orthodontic treatment may be eligible for coverage. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.



deltadentalins.com/enrollees

We keep you smiling[®]



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Plan Benefit Highlights for: Howard County, Maryland

Group No: 06950

DELTA DENTAL PPOSM

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to the end of the month dependent turns age 26			
Deductibles Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics?	\$25 per person / \$75 per family each calendar year			
	Yes			
Maximums D & P counts toward maximum?	\$1,500 per person each calendar year			
	No			
Waiting Period(s)	Basic Benefits None	Major Benefits None	Prosthodontics None	Orthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants	100 %	100 %	80 %
Basic Services Fillings, simple tooth extractions and posterior composites	80 %	80 %	60 %
Endodontics (root canals) Covered Under Basic Services	80 %	80 %	60 %
Periodontics (gum treatment) Covered Under Basic Services	80 %	80 %	60 %
Oral Surgery Covered Under Basic Services	80 %	80 %	60 %
Major Services Crowns, inlays, onlays and cast restorations	50 %	50 %	50 %
Prosthodontics Bridges, dentures and implants	50 %	50 %	50 %
Orthodontic Benefits Adults and dependent children	50 %	50 %	50 %
Orthodontic Maximums	\$ 1,500 Lifetime	\$ 1,500 Lifetime	\$ 1,500 Lifetime

BENEFIT HIGHLIGHTS

* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

** Fees are based on PPO fees for PPO dentists, Premier fees for Premier dentists and Premier contracted fees for non-Delta Dental dentists.

Delta Dental of Pennsylvania
One Delta Drive
Mechanicsburg, PA 17055

Customer Service
800-932-0783

Claims Address
P.O. Box 2105
Mechanicsburg, PA 17055-6999

deltadentalins.com

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