

DELTA DENTAL OF CALIFORNIA

Small Group Program: Classic – PPO A, Plan 1500

BENEFIT HIGHLIGHTS FOR DELTA DENTAL PPO

Delta Dental offers you what no other dental plan can – The Delta Dental DifferenceSM. Here's what makes us a leading provider of dental benefits:

- **Exceptional Cost Savings** – Our networks protect enrollees from balance billing and prevent dentists from charging more by “unbundling” services that should be billed as one service. Your costs are usually lowest when you visit a Delta Dental dentist.
- **Guaranteed Coinsurance/Copayment** – Delta Dental dentists agree to accept our determination of fees. They won't balance bill over Delta Dental's approved amount.
- **Professional Treatment Standards** – Delta Dental reviews utilization patterns and office practices to ensure that Delta Dental dentists meet professional standards for safety and quality of care.

The Delta Dental PPO program allows you the freedom to visit any licensed dentist, including a dentist from our Delta Dental Premier[®] indemnity network. However, there are advantages to visiting a Delta Dental PPO network dentist instead of a Premier or non-Delta Dental dentist. Consider the information below:

| IN-PPO NETWORK | OUT-OF-PPO NETWORK |
|--|---|
| DELTA DENTAL PPO DENTISTS | DELTA DENTAL PREMIER[®] DENTISTS & NON-DELTA DENTAL DENTISTS |
| You will usually pay the lowest amount for services when you visit a Delta Dental PPO dentist. PPO dentists agree to accept a reduced fee for PPO patients. | You are responsible for the difference between the amount Delta Dental pays and the amount your non-Delta Dental dentist bills. You will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist. Premier dentists may not balance bill above Delta Dental's approved amount*, so your out-of-pocket costs may be lower than with non-Delta Dental dentists' charges. |
| You are charged only the patient's share* at the time of treatment. Delta Dental pays its portion directly to the dentist. | Non-Delta Dental dentists may require you to pay the entire amount of the bill in advance and wait for reimbursement. Premier dentists charge you only the patient's share** at the time of |
| PPO dentists will complete claim forms and submit them for you at no charge. | You may have to complete and submit your own claim forms, or pay your non-Delta Dental dentist a service fee to submit them for you.*** Premier dentists will complete claim forms and submit them for you at no charge. |

SAMPLE CLAIM SAVINGS

| | IN-PPO NETWORK | OUT-OF-PPO NETWORK | |
|------------------------------------|---|--|--|
| | DELTA DENTAL PPO DENTISTS | DELTA DENTAL PREMIER DENTISTS | NON-DELTA DENTAL DENTISTS |
| Dentist bills (submitted charge) | \$180.00 | \$180.00 | \$180.00 |
| Dentist accepts as payment in full | \$90.00 (Delta Dental's agreed-upon fee) | \$130.00 (Delta Dental's agreed-upon fee) | \$180.00 (No fee agreement with Delta Dental) |
| Delta Dental's payment (50%) | \$45.00 | \$45.00 | \$45.00 |
| Patient share* | \$45.00 | \$85.00 | \$135.00 |
| Patient savings | \$90.00 | \$50.00 | \$0.00 |

* Premier dentists may bill you the difference between the PPO fee and Delta Dental's approved Premier fee amount, but they may never balance bill you above the Premier fee allowance. Non-Delta dentists may balance bill you the entire amount of their submitted charge.

** Patient's share is the coinsurance/copayment, any remaining deductible, any amount over the annual maximum and any services your plan does not cover.

*** If you visit a non-network dentist, Delta Dental will send the benefit payment directly to you. You are responsible for paying the non-network dentist's total fee, which may include amounts in excess of your share of your plan's contract allowance.

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

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| | | | |
|---|--|-----------------------|---------------------|
| WHO'S ELIGIBLE | Primary enrollee, spouse and eligible dependent children to age 19 or to age 25 if dependent is full-time student. | | |
| DEDUCTIBLES | In-network: \$50 per person Out-of-network: \$50 per person | | |
| DEDUCTIBLE WAIVED FOR DIAGNOSTIC & PREVENTIVE? | In-network: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Out-of-network: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | | |
| ANNUAL MAXIMUM | The maximum benefit paid per plan year is \$1,500 per person. | | |
| WAITING PERIOD(S) | Basic Benefits None | Crown & Casts None | Orthodontics N/A |

| BENEFITS AND COVERED SERVICES* | In-PPO Network** | Out-Of-PPO Network** |
|--|------------------|----------------------|
| DIAGNOSTIC & PREVENTIVE BENEFITS -- Oral examinations, routine cleanings, x-rays, fluoride treatment, space maintainers, specialist consultations. If enrollee is pregnant, Delta Dental will pay for the following additional services per calendar year: one additional oral evaluation and either one additional routine cleaning or one additional periodontal scaling and root planing per quadrant. Written confirmation of the pregnancy must be provided by the enrollee or the dentist when the claim is submitted. | 100 % | 100 % |
| BASIC BENEFITS -- Fillings, root canals, periodontics (gum treatment), tissue removal (biopsy), sealants, oral surgery (extractions) | 80 % | 80 % |
| CROWNS, OTHER CAST RESTORATIONS -- Crowns, inlays, onlays and cast restorations | 50 % | 50 % |
| PROSTHODONTICS -- Bridges, partial dentures, full dentures | 50 % | 50 % |
| IMPLANT BENEFITS | 50 % | 50 % |

* Limitations or waiting periods may apply for some benefits; some services may be excluded. Please refer to your Evidence of Coverage or Summary Plan Description for waiting periods and a list of benefit limitations and exclusions.

** Fees are based on PPO fees for in-network dentists and PPO fees for out-of-network dentists. Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees.



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