

Delta Dental PPO <i>DentaCare E</i>		Participating Providers		
		Delta Dental PPO	Delta Dental Premier	Non-Participating Providers
Calendar Year Deductible	<ul style="list-style-type: none"> Applied to Basic and Major services Waived on Preventive services 	\$50 individual \$150 family	\$50 individual \$150 family	\$50 individual \$150 family
Annual Maximum	<ul style="list-style-type: none"> Applied to Preventive, Basic and Major services 	\$1,500	\$1,500	\$1,500
Preventive Services	<ul style="list-style-type: none"> Oral examinations Prophylaxis Bitewing and periapical x-rays Full mouth x-rays Topical fluoride treatments Space maintainers 	100%	100%	100%
Basic Services	<ul style="list-style-type: none"> Fillings Periodontal Maintenance, not to exceed 4 in conjunction with routine cleanings Endodontics Crowns Maintenance of Prosthodontics Extractions General Anesthesia Sealants for dependent children under age 17 Oral surgery, including extractions 	90%	80%	80%
Major Services	<ul style="list-style-type: none"> Prosthodontics Jackets Labial veneers Inlays Onlays 	60%	50%	50%
Orthodontia	<ul style="list-style-type: none"> Covers all eligible 	50% up to \$1,500 lifetime maximum No deductible	50% up to \$1,500 lifetime maximum No deductible	50% up to \$1,500 lifetime maximum No deductible

- **Delta Dental PPO Providers:** agree to be reimbursed from a fee schedule and ***no balance billing***.
- **Delta Dental Premier Providers:** agree to a contractual reimbursement and ***no balance billing***.
- **Non-Network Providers:** benefit payments are made up to the Maximum Plan Allowance and balance billing is possible.

This document is intended to be a summary only. Please refer to your Summary Plan Description (SPD) for a more complete listing of services, including plan limitations and exclusions. If discrepancies arise, the SPD will govern.

Delta Dental gives you the freedom to visit the dentist of your choice and select any dentist on a treatment by treatment basis. It is important to remember your out-of-pocket costs may vary depending on your choice. The information below describes what you can expect whether you receive services from a Delta Dental PPO, Delta Dental Premier or non-participating provider.

Delta Dental PPO

Over 76,000 dentists in over 143,000 locations participate in the Delta Dental PPO program. Delta Dental will provide the highest level of benefits for covered services when care is received from a Delta Dental PPO provider. These providers agree to:

- **Accept payment based on a reduced fee schedule**, reducing your out-of-pocket expenses.
- Submit dental claims for members and abide by Delta Dental's policies.
- Charge members only their deductible, co-insurance and costs for non-covered services at the time of visit because Delta Dental pays the dentist directly.

Your out-of-pocket expenses may be lowest when you see a Delta Dental PPO provider.

Delta Dental Premier

Comprised of over 135,000 dentists in over 223,000 locations, Delta Dental Premier offers you greater access to dentists while still offering the advantages of a network. These providers have participating agreements with Delta Dental which require them to:

- **Accept payment based on Delta Dental's contractual agreement** – which means no balance billing for charges that exceed the contracted amount.
- Submit dental claims for members and abide by Delta Dental's policies.
- Charge members only their deductible, co-insurance and costs for non-covered services at the time of visit because Delta Dental pays the dentist directly.

If your dentist is not a Delta Dental PPO dentist but is a Delta Dental Premier dentist, your benefit will be based on the Premier benefit level; however, you will receive the cost control and claims filing advantages noted above.

Non-Participating Provider

If you receive services from a provider that does not participate in either Delta Dental network, benefits for covered services are based on the out-of-network level and:

- You may be responsible for filing your own claim forms.
- Delta Dental's benefit payment will be made directly to you.
- Benefit payments will be based on Delta Dental's maximum plan allowance.
- You will be responsible for the difference between the dentist's charge and Delta Dental maximum plan allowance.

Your out-of-pocket expenses may be more when you use a non-participating dentist.

Locate a Participating Dentist

To determine if your dentist participates with Delta Dental or to select a participating dentist in your area:

- Ask your dentist if he or she participates in the **Delta Dental PPO** or **Delta Dental Premier** program
- Search online at www.deltadentalmo.com, or
- Call Delta Dental's Customer Service at **1-800-335-8266**