

Delta Dental PPO plus Premier, Choice 1500 with D&P Max Waiver

Preferred Provider Program

Calendar Year Deductible \$50.00

No deductible if services were provided by Delta Dental PPO Dentist. If services are provided by other dentists, a calendar year deductible of \$50.00 applies to non Preventive and Diagnostic benefits.

	PPO Network Dentist	Out of PPO Network
Diagnostic and Preventive Services (frequencies shown below) Emergency treatment for relief of pain Routine Exams, Cleaning Bitewing X-rays, Full Mouth X-rays Fluoride Treatment Space Maintainers	100%	100%
Basic Dental Services Restorative – Amalgam or Synthetic Fillings Sealants (frequencies shown below) Oral Surgery Extractions, Impacted Teeth, Cysts and Neoplasms Alveolar/Gingival Reconstructions Periodontics Includes treatment for diseases of the gums Endodontics Root Canals and Pulpal Therapy	80%	80%
Major Dental Services <small>(May be subject to a 12-month waiting period, waived if NW is in the plan name on your wallet card)</small> Restorative – Crowns, Inlays, Onlays and Cast restorations Prosthodontics – Dentures, Partials and Implants	50%	50%
Calendar Year Maximum Benefit per individual When visiting a PPO dentist you will receive the \$1500 calendar year maximum. Diagnostic and Preventive services do not count toward the Calendar Year Maximum.	\$1500	\$1000

Frequencies	
Examinations	2 in a calendar year
Bitewing X-rays	2 in a calendar year (for children to age 18) 1 in a calendar year (for adults)
Full Mouth X-rays	1 in 5 years
Cleanings	2 in a calendar year (includes perio cleaning)
Sealants	On permanent 1 st molars through age 8 On permanent 2 nd molars through age 15 Repair or replacement of sealant within 2 years is included in the fee for the sealant.

A more comprehensive description of the benefits and limitations referred to on this page will be found in the Certificate of Insurance which is available for download at 'My Benefits' on www.DVINS.com.

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. This document is not a guarantee of covered benefits, services or payments.

About the Delta Dental Preferred Provider Program

Under the PPO plan, you may visit any licensed dentist you wish. However, you receive the maximum benefits available under the plan when you choose one of the 11,300 in-network dental offices throughout California. PPO dentists are Delta dentists who have agreed to charge PPO patients reduced fees. Delta endodontists, oral surgeons and periodontists are not PPO dentists, but you also receive in-network benefits when visiting one of these specialists.

If you choose an out-of-network dentist, you will benefit by selecting a Delta dentist. More than 92% of dentists in California are Delta dentists. Delta dentists agree to abide by Delta's fee and quality guidelines.

To use the PPO program, just call the dental office of your choice and make an appointment. When you call a PPO dentist for an appointment, please confirm that the dentist participates in the Delta PPO network. During your first appointment, give your dentist the primary enrollee's social security number or Alternative ID shown on your wallet card. If you wish to obtain a list of Delta Preferred dentists in your area, please search on the web site at www.deltadentalins.com or call 800-427-3237.

Understand Transition of Care

Did you start on a dental treatment plan before your coverage kicked in? Multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.

Services that are not covered

Although your program covers many of the most commonly needed services, some services are not covered. If you are unsure whether a particular procedure is covered, or how much of it is paid for by your program, check with Delta Dental before proceeding.

The following are not covered by the program:

- Services for injuries or conditions covered under Workers' Compensation or Employer's Liability Laws
- Cosmetic surgery or dentistry or services to correct congenital malformation
- Experimental procedures
- Therapeutic drugs, premedication or pain relievers
- Hospital costs or extra charges for hospital treatment
- Anesthesia (except for general anesthesia for oral surgery)
- Extra-oral grafts
- Treatment related to the temporomandibular joint (TMJ)

Claims Administration by Delta Dental Plan of California

Web Site: www.deltadentalins.com

PO Box 997330 Sacramento CA 95899 Toll free Phone number: 800-765-6003

Premium Administration by: Wolfpack Insurance Services, Inc.

Web Site: www.DVINS.com

P.O. Box 156, Belmont CA 94002 Toll Free Phone number: (800) 296-0192

Serviced by: **DentalandVisionIns.com**

Wolfpack Insurance Services, Inc. PO Box 156 Belmont CA 94002 Phone (800) 350-8041 Lic # 0814789