# Keep smiling Delta Dental PPO™

#### Save with PPO

Visit a dentist in the PPO<sup>1</sup> network 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**.

#### Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at **deltadentalins.com**.

# Check in without an ID card

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'll need your information. Prefer to have an ID card? Simply log in to your account to view or print your card.

## Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim we'll handle the rest.

## Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.<sup>4</sup> Log in to your online account to find this date.

# Save with a PPO dentist



<sup>1</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>2</sup> You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services.

Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

<sup>3</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 is responsible for any costs.

Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage or Summary Plan Description for specific details about your plan.

#### ТΜ **Benefit Highlights: Delta Dental PPO**

Plan Benefit Highlights for: Carpenters Health & Welfare Trust Fund for Ca.

Group No: 08501 for Active Participants

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to the end of the month dependent turns age 26					
Deductibles	None					
Maximums	Delta Dental PPO de	Delta Dental PPO dentists:				
	\$2,500 per person e	\$2,500 per person each calendar year				
	Non-Delta Dental PPO dentists:					
	\$2,000 per person each calendar year					
D & P apply toward maximum?	Yes, Diagnostic & Pre	Yes, Diagnostic & Preventive Services apply toward the maximum.				
Waiting Period(s)	Basic Services	Major Services	Prosthodontics	Orthodontics		
	None	None	None	None		

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**	
Diagnostic & Preventive Services			
(D & P)	100%	100%	
Exams, cleanings and x-rays			
Basic Services			
Fillings, sealants, posterior composites and simple extractions	80%	50%	
Endodontics (root canals)	80%	F.00/	
Covered under Basic Services	80%	50%	
Periodontics (gum treatment)	80%	50%	
Covered under Basic Services	80%	50%	
Oral Surgery	80%	50%	
Covered under Basic Services	80%	50%	
Major Services	00%	50%	
Crowns, inlays, onlays and cast restorations	80%	50%	
Prosthodontics	00%	500/	
Bridges and dentures	80%	50%	
Implants	80%	80%	
Orthodontic Benefits	50%	50%	
Dependent children to age 19	50%		
Orthodontic Maximums	\$1,500 Lifetime	\$1,500 Lifetime	
Occlusal Guard Maximums	\$175 Lifetime	\$175 Lifetime	

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

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

Delta Dental of California	Customer Service	Claims Address
560 Mission St., Suite 1300	888-335-8227	P.O. Box 997330
San Francisco, CA 94105		Sacramento, CA 95899-7330

#### 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.