DELTA DENTAL PPO: YOUR SMILE IS COVERED

GO PPO!
You can visit any licensed dentist under this plan, but you'll maximize plan value by selecting a Delta Dental PPO dentist. PPO network dentists have agreed to reduced contracted rates and can't "balance bill" you for additional fees. Find a dentist at deltadentalins.com.

CONVENIENT ONLINE SERVICES: DELTADENTALINS.COM
› Create a free Online Services account from your PC or smartphone to view benefits, eligibility and claims status or check average dental costs in your area.
› Update your dental benefit statement delivery preference: Go paperless!
› Find a Delta Dental PPO dentist near you.

NO ID CARD NECESSARY
Just provide your dental office with your name, birth date and enrollee ID or social security number. Register for Online Services to print an ID card or pull it up on your smartphone at the dentist's office.

HASSLE-FREE TRANSITION & EASY BENEFITS COORDINATION
New to Delta Dental PPO? This plan covers treatment started and completed after your plan's effective date of coverage. If you're covered under two plans, ask your dentist to include information about both plans with your claim, and we'll handle the rest.

SAVE WITH A PPO DENTIST

LEGAL NOTICES: Access federal and state legal notices related to your plan: deltadentalins.com/about/legal/index-enrollee.html

In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

Enrollees are responsible for any coinsurance, deductible, amount over the plan maximum and charges for non-covered services.

Verify that your dentist is a contracted Delta Dental PPO network dentist before each appointment.

Applies only to procedures covered under your plan. If you begin treatment prior to your effective date of coverage, you or your prior carrier will be responsible for any costs. Group- and state-specific exceptions may apply. Enrollees currently undergoing active orthodontic treatment may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

WE KEEP YOU SMILING®
### Eligibility
- Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26

### Maximums
- In-network: $1,700 per person, per calendar year
- Out-of-network: $1,500 per person, per calendar year
- DP counts toward maximum? Yes

### Benefits and Covered Services*

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Delta Dental PPO dentists**</th>
<th>Non-PPO dentists**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventive Services (D &amp; P)</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Exams, two cleanings, x-rays</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Basic Services</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Fillings, simple tooth extractions, sealants</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Endodontics (root canals)</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Covered Under Basic Services</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Periodontics (gum treatment)</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Covered Under Basic Services</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Oral Surgery</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Covered Under Basic Services</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Major Services</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Crowns, inlays, onlays and cast restorations</td>
<td>70-100 %</td>
<td>70-100 %</td>
</tr>
<tr>
<td>Prosthodontics</td>
<td>70 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Bridges and dentures, implants</td>
<td>100% (separate $1,000 maximum per person per calendar year)</td>
<td>100% (separate $1,000 maximum per person per calendar year)</td>
</tr>
</tbody>
</table>

### Dental Accident Benefits
- 100% (separate $1,000 maximum per person per calendar year)

*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.

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**Delta Dental of California**
100 First St.
San Francisco, CA 94105

**Customer Service**
800-765-6003

**Claims Address**
P.O. Box 997330
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.
ONE BEAUTIFUL SMILE!

EASY PREVENTIVE CARE

A simple routine can help keep your smile bright.

- **Gather your tools.** Start with a toothbrush with soft, rounded bristles, fluoride toothpaste and floss.
- **Set a schedule.** Dentists recommend brushing at least twice a day and flossing at least once. Brush again after high-carbohydrate meals or snacks, sweets or sugary beverages.
- **Be thorough.** Brush teeth for at least two minutes each session, angling your toothbrush at 45° and making short, circular strokes. Use just enough pressure to feel the bristles (don't squish them). When you're done, brush your tongue to remove bacteria.

- **Don't forget floss.** Floss removes plaque from between teeth and below the gumline. Don't worry if gums feel tender at first. They'll feel better once bacteria is removed, in five to six days.
- **Rinse to refresh.** After brushing and flossing, rinse your mouth vigorously with mouthwash or water to remove any loosened plaque and food particles.
- **Go pro.** Twice-a-year dental cleanings are an important part of maintaining your oral and overall health. Call your dentist for an appointment today.

HELP YOUR TEETH LAST A LIFETIME.

△ DELTA DENTAL

WE KEEP YOU SMILING
HEALTHY TEETH AT EVERY AGE

Make smart choices to protect your smile.

➤ **Eat to treat teeth.** Consider your teeth when choosing meals and snacks. Eat a balanced diet including enamel-strengthening calcium and vitamins A and C. Avoid sugary treats and drinks — or if you do choose them, remember to brush afterwards.

➤ **Flourish with fluoride.** Fluoride is a cost-effective cavity fighter. Always choose fluoride toothpaste, and if your tap water isn’t fluoridated (or if you drink bottled or filtered water), ask your dentist about supplemental tablets, drops, lozenges or professionally applied treatments.

➤ **Say ‘no’ to tobacco.** Tobacco breaks down periodontal tissues, resulting in gum disease and tooth loss. Heavy smokers may be up to three times more likely to lose teeth and those who chew tobacco are at higher risk for oral, pharyngeal, head and neck cancers.¹

GROWING TEETH — TIPS FOR KIDS

Good dental care gives your child a healthy start.

➤ **Baby days:** Clean children’s teeth and gums with a soft, damp cloth as soon as the first tooth is visible (around 6 months). If your baby sleeps with a bottle, it should only contain water.

➤ **Bone builders:** Swap candy and high sugar treats for calcium-rich snacks like low-fat yogurt and cheese.

➤ **Strong defense:** If your child plays sports, invest in a mouthguard from your sports store or dentist.²

➤ **Decay duty:** Decay can creep in with remaining permanent teeth. Make sure your child has good dental hygiene and regularly visits the dentist.

➤ **Saving sealants:** Sealants are plastic coatings, applied pain-free to protect children’s molars. Part of preventive care, they’re covered under most Delta Dental plans.³

AGING TEETH — TIPS FOR SENIORS

Understanding changing dental needs can help keep seniors healthy.

➤ **Know your medications:** Some drugs adversely interact with dental anesthesia. Keep your dentist informed about any health changes (especially new medications).

➤ **Keep dentures clean:** Plaque sticks to dentures as well as natural teeth. Talk to your dentist about the best way to keep your dentures clean to avoid discomfort, infection or bone loss.

➤ **Visit the dentist regularly:** Preventive care is a must at any age — but it’s especially important for seniors to be evaluated regularly. Family members should help schedule regular dental visits for seniors who are homebound or live in a nursing home.

![SmileWay](https://example.com)


**SMILEWAY® WELLNESS PROGRAM**

Visit mysmileway.com — a one-stop-shop for oral health-related tools and tips, including interactive quizzes, a risk assessment tool and a subscription link for **Grin!**, our fun, free oral health e-newsletter.


Some information courtesy of The Academy of General Dentistry


² Mouthguards are not covered under all plans; refer to your plan brochure for more information.

³ Refer to your plan documents for more information about your coverage.

**PRODUCT ADMINISTRATION**

Delta Dental includes these companies in these states: Delta Dental of California — CA, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of the District of Columbia — DC, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, FL, GA, IA, MS, MT, NV, TX and UT.

These enterprise companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to more than 60 million people in the U.S. The website deltadentalins.com is the home of the Delta Dental companies listed above. For other Delta Dental companies, visit the Delta Dental Plans Association website at deltadental.com.
Our full site is a one-stop-shop for plan and oral health care information. Create a free Online Services account to:

- Locate a Delta Dental dentist.
- Check benefits, eligibility and claim status
- Opt for paperless statements
- View or print your ID card
- Check average dental costs in your area

Check out Your Dental Plan Support Guide for money-saving tips and treatment information. And, don’t miss mysmileway.com – a great resource for oral health-related tools and tips.

Mobile? So are we! Learn more about our mobile site and free app on the next page.
FULL SITE: DELTADENTALINS.COM/ENROLLEES

1. Select the Use Your Dental Plan tab.
2. Log in to Online Services (or select Register Today to enroll) to check benefits, eligibility and claim status, opt for paperless statements, view or print an ID card, check average dental costs in your area and more.
3. The Find a Dentist feature helps you locate a Delta Dental dentist in your area. Narrow your search by location, specialty, languages spoken and more.
4. Your Dental Plan Support Guide provides plan-related advice like how to choose a new dentist, plan for major dental work and navigate our website.
5. At the SmileWay® Wellness site, take an interactive quiz, access oral health articles and videos, and sign up for Growl, our fun dental health e-newsletter.
7. Have a question? The Customer Support link makes it easy to contact our team.
8. Access our site in Spanish (or go to es.deltadentalins.com/enrollees).

MOBILE SITE: DELTADENTALINS.COM

Get the information you need on the go. Bookmark or add a shortcut to our mobile site to return in just one tap.

1. Find a dentist: Our mobile site uses your phone’s location services to find dentists close to you. Search by distance, specialty or dentist’s name. Then view a map of the office location.
2. View your ID card — and show it to your dentist.
3. Check benefits, eligibility, deductibles and maximums. Search by keyword or procedure code.
4. Check claim status and history, coverage levels and deductible used.¹
5. Go paperless. Under “My Account” choose “Receive Statements Online.”²

DELTA CARE USA: 800-422-4234

DELTA DENTAL PPO AND DELTA DENTAL PREMIER
Delta Dental of California: 800-765-6003
Delta Dental Insurance Company (Alabama, Florida, Georgia, Louisiana, Mississippi, Montana, Nevada, Texas, Utah): 800-521-2651

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA • Delta Dental of Pennsylvania — PA & MD • Delta Dental of West Virginia — WV • Delta Dental of Delaware — DE • Delta Dental of the District of Columbia — DC • Delta Dental of New York — NY • Delta Dental Insurance Company — AL, FL, GA, LA, MS, MT, NV, TX, UT.

FREE DELTA DENTAL APP

Download our convenient smartphone app from the App Store or Google Play. It’s simple to:
1. Find a dentist: Search by address, current location, dentist name or specialty. Add the dentist to your contacts and get directions to his or her office.
2. View your ID card — show it to your dentist or quickly email a copy.
3. See an overview of your coverage and claims, view deductibles and maximums or email a claim for your records.¹
4. Use the toothbrush timer — fun music makes it easy to brush the recommended two minutes.

¹Some features available to Delta Dental PPO and Delta Dental Premier enrollees only.
²This option is available only to Delta Dental PPO and Delta Dental Premier enrollees.

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DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, ME, MI, NC, NE, NH, OK, OR, RI, SC, SD, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DE, FL, GA, KS, LA, MS, MT, TN, WV and the District of Columbia — Delta Dental Insurance Company; HI, ID, IL, IN, NY, MD, MO, NC, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA — Delta Dental of Virginia; Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.