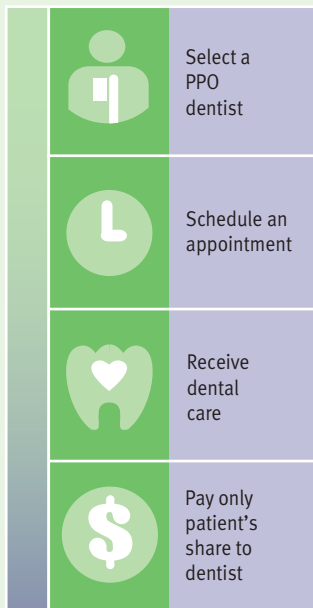


Delta Dental PPOSM – Getting the most from your plan



We'll do whatever it takes and then some.

Save with a PPO dentist



No paperwork.
No hassle.

Save money with a Delta Dental PPO dentist

Under Delta Dental PPO, our preferred provider organization (PPO) plan,[†] you can visit any licensed dentist. Because PPO network dentists agree to accept contracted fees as full payment, your costs are usually lowest when you visit a PPO dentist.

Find a PPO dentist

Our PPO plan provides access to one of the largest dentist networks nationwide.[‡]

Use our enhanced online directory to find the most current listing of network dental offices:

- Visit deltadentalins.com on your mobile device or desktop, and click on “Find a Dentist.”
- Select “Delta Dental PPO” as your plan network.

Is your dentist a Delta Dental PPO dentist?

Ask your dentist if he or she is a contracted Delta Dental PPO dentist. Simply asking if a dentist accepts Delta Dental does not guarantee he or she is a PPO dentist. You should verify your dentist's participation before each dental appointment.

Maximum choice/Cost protection

The Delta Dental Premier[®] network, our largest network with more than 80% of dentists nationwide,[‡] provides cost-saving features and is the next best option if you can't find a PPO dentist. You can find a Premier dentist using our enhanced online dentist directory.

- Premier dentists' contracted fees are usually somewhat higher than PPO dentists' contracted fees.
- Premier dentists will not bill you above their contracted fees, so you will usually save more compared to a non-Delta Dental dentist.

Easy to use

- No ID card is required to receive services; just provide the dental office with your name, date of birth and social security or enrollee ID number.
- After a claim has been processed, you will receive a dental benefits statement from us. This document lists the services provided, the costs of the dental treatment and any fees you owe your dentist.

WE KEEP YOU SMILING®

Why do 60 million enrollees trust their smiles to Delta Dental?*

- More dentists
- Simpler process
- Less out-of-pocket

Delta Dental Customer Service

Delta Dental of California
800-765-6003

California School District Employees
866-499-3001

Delta Dental of Delaware
Delta Dental of the District of Columbia

Delta Dental of New York
Delta Dental of Pennsylvania
(and Maryland)

Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia,
Louisiana, Mississippi, Montana,
Nevada, Texas, Utah)
800-521-2651

Delta Dental Premier® and Delta Dental PPOSM are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California, PA, MD – Delta Dental of Pennsylvania, NY – Delta Dental of New York, Inc., DE – Delta Dental of Delaware Inc., WV – Delta Dental of West Virginia. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

*Delta Dental of California, Delta Dental of Pennsylvania and Delta Dental Insurance Company, together with our affiliate companies and Delta Dental of New York, 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.

Dual coverage/Coordination of benefits

If your spouse has coverage with another dental plan, you or your family members may be covered by both plans.‡

- The two plans will coordinate benefits to potentially lower your costs.
- Ask your dentist to submit the other plan's explanation of benefits with the Delta Dental claim form, and we'll take it from there.

Sign up for an online account at deltadentalins.com

Use your mobile device or desktop to:

- Find a dentist in our online directory
- Review benefits
- Check claim status
- Access your ID card (view it on your mobile device or print it from your desktop)
- Change your Profile preference to go paperless.

Transitioning from another plan

Delta Dental covers treatment completed after your plan's effective date of coverage.

If your Delta Dental plan includes orthodontic benefits, payment for orthodontic treatment started under another dental benefit plan depends on the specific provisions of your plan. Typically, treatment in progress is covered, and Delta Dental begins paying during the first eligible month.‡

Check out our SmileWay® Wellness Program

Find dental health resources, including a risk assessment quiz, articles, videos and a free e-newsletter subscription, at mysmileway.com.

Talk to your dentist about your health

When you visit the dentist, be sure to share your dental and medical history and any prior complications. Dentists can identify signs of some serious health conditions and should be made aware of health information that may be critical to your dental care.

Questions about your plan?

Check your benefits, eligibility and claims information through:

- our website
- our interactive voice response telephone line

Contact us:

- through our website
- by calling Customer Service toll-free during business hours (see phone numbers at left for your local contact).

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

‡ Netminder Dental Network Trend Report, March 2013

‡ Group-specific exceptions may apply. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.