

Two options from Delta Dental

Choosing between the Delta Dental PPOSM and DeltaCare[®] USA plans

When it comes to choosing a dental plan, you want benefits that fit the needs of you and your family. Delta Dental PPO and DeltaCare USA both offer comprehensive dental coverage, quality care and excellent customer service. Each plan has its own advantages.

Delta Dental PPO	Plan Features	DeltaCare USA
Covered services paid at applicable percentage (for example, fillings are covered at 80 percent of allowed amount and you pay the remaining 20 percent)	Coinsurance/ copayments	Covered procedures have predetermined copayments for services provided by network dentists (this means out-of-pocket costs are predictable)
Wide range of covered services No exclusions for most pre-existing conditions	Coverage	Plan covers nearly 300 procedures No or low copayments for most diagnostic and preventive services No exclusions for pre-existing conditions or missing teeth
Freedom to choose any licensed dentist; selecting a PPO dentist will usually result in the lowest out-of-pocket costs	Dentist network	You select a dentist from a list of network dental facilities, and you must visit this dentist to receive benefits.
Change dentists any time without contacting Delta Dental	Changing your dentist	Must contact Delta Dental to change dentist; ability to change selected or assigned network dentists via telephone or Internet
Coverage is provided only for treatment started after your effective date of coverage under the Delta Dental plan.	Transitions from previous plan	Coverage is provided only for treatment started after your effective date of coverage under the Delta Dental plan.
Plan will pay the amount of the total case fee calculated to be Delta Dental's liability, subject to lifetime and annual maximum benefits (where plan includes orthodontic coverage).	Orthodontic treatment in progress (when covered under prior plan)	Covers new enrollees who, on the effective date of their coverage, are in active treatment started under their previous employer-sponsored dental plan Enrollees are responsible for all copayments and fees subject to the provisions of their prior dental plan.
Preauthorization for treatment is not required.	Authorization for specialty care treatment	Preauthorization may be required for treatment provided by a specialist; your DeltaCare USA dentist will coordinate your specialty care treatment authorization for you.
Visit any licensed dentist	Out-of-area coverage	Limited to emergency care allowance
Deductibles and annual maximums apply to most plan designs	Deductibles and maximums	No annual deductible or annual dollar maximums
No claim forms required when treatment is received from a Delta Dental dentist; Delta Dental dentists file claim forms and accept payment directly from Delta Dental. You will never have to pay more than the patient's share at the time of treatment when you visit a Delta Dental dentist.	Claims	No claim forms required You only need to pay the specified copayment for covered services provided at the time of your visit.



Delta Dental PPO

Delta Dental PPO, our preferred provider organization (PPO) plan, provides access to the largest PPO dentist network in the U.S. Delta Dental PPO dentists agree to accept reduced fees for covered procedures when treating PPO patients. This means your out-of-pocket costs are usually lower when you visit a PPO dentist than when you visit a non-Delta Dental dentist, but you have the freedom to visit any licensed dentist, anywhere in the world.

DeltaCare USA

DeltaCare USA is our prepaid plan that features set copayments, no annual deductibles and no maximums for covered benefits. In most states, enrollees must select a primary care dentist in the DeltaCare USA network from whom they receive treatment as in a traditional dental HMO.



Visit our web site at: www.deltadentalins.com

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

This flyer is not a stand-alone document and must be used in conjunction with other approved documents such as the Benefit Highlights.