



**Delta Dental PPO Only plan
American Furniture Warehouse – Account # 000000W2368**

MAXIMUM BENEFIT Calendar Year Maximum			\$2,000 per member, per calendar year	
CALENDAR YEAR DEDUCTIBLE			Individual Deductible – None	
PREVENTION FIRST			Diagnostic and Preventive services do not count against the annual maximum.	
PPO Dentist	PREMIER Dentist	NON-PAR Dentist	COVERED SERVICES	BENEFIT INFORMATION (subject to Delta Dental guidelines)
DIAGNOSTIC AND PREVENTIVE SERVICES				
100%	Not Covered	Not Covered	Oral Exams and Cleanings	Twice each in a calendar year. Two additional cleanings may be covered for those with a documented EBD condition.
			Sealants	Once per tooth in a 36-month period for unrestored permanent molars, through age 14
			Bitewing X-Rays	Once in a calendar year
			Full Mouth X-Rays	Once in a 60-month period
			Fluoride	Twice in a calendar year, through age 18
			Space Maintainers	One per quadrant, per lifetime to maintain space for eruption of permanent posterior teeth, through age 13
BASIC SERVICES				
70%	Not Covered	Not Covered	Fillings (amalgam & composite)	Once per tooth in a 12-month period
			Simple Extractions	
			Oral Surgery	
			Endodontics / Periodontics	Periodontal maintenance will be covered up to 4 times in a 12-month period.
MAJOR SERVICES				
50%	Not Covered	Not Covered	Crowns	Once per tooth in a 60-month period. Not a benefit under age 12.
			Implants	Once per tooth in a 60-month period. Not a benefit under age 16.
			Dentures, Bridges	Once in a 60-month period, only when existing prosthesis cannot be made serviceable. Fixed bridges or removable partials are not a benefit under age 16.
ORTHODONTICS \$2.000 lifetime maximum				
50%	Not Covered	Not Covered	For covered adults and children	

You are enrolled in a Delta Dental PPO plus Premier plan. You and your family members may visit any licensed dentist but will enjoy the greatest out-of-pocket savings if you see a Delta Dental PPO dentist. There are three levels of dentists to choose from.

PPO Dentist - Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less.

Premier Dentist - Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less.

Non-Participating Dentist - Payment is based on the non-participating Maximum Plan Allowance. Members are responsible for the difference between the non-participating MPA and the full fee charged by the dentist. You will receive the best benefit by choosing a PPO dentist.

Open Enrollment applies. Members may add coverage once per year.

This is a brief description of services covered under your dental plan. Please refer to the Employee Benefit Booklet for full plan details. If differences exist between this summary and the Employee Benefit Booklet, the Employee Benefit Booklet will govern.

Delta Dental PPO™ Only



With the Delta Dental PPO Only plan, you must see a PPO provider in order to receive benefits.* If you receive treatment from a non-PPO provider, you will be responsible for all fees charged.

Advantages of the Delta Dental PPO Only Plan:

- **SAVINGS:** With this PPO Only plan, you are responsible for only a portion of the cost of each procedure. Reduced fees agreed to by Delta Dental PPO providers mean the lowest out-of-pocket costs with protection from balance-billing. You can also ask your provider to submit a pre-determination estimate. Delta Dental will review the treatment plan and tell your provider how much you'd be responsible for so you'll have a clear understanding of cost prior to treatment.
- **NETWORK:** Delta Dental is the nation's largest provider of dental insurance, covering more than 85 million Americans, and offering the largest dental network with more than 113,000 participating PPO providers nationwide. Network providers file claims directly with Delta Dental on your behalf and accept Delta Dental's reimbursement in full.

*If your plan covers orthodontia, please note that if you are in the middle of orthodontic treatment and your provider is not in the Delta Dental PPO network, your treatment will not be covered under the PPO Only plan.

LOOKING FOR A PPO PROVIDER?



Visit our website at deltadentalco.com and use our Find a Dentist search tool. Make sure to limit your search to PPO providers.



Download our free mobile app for iPhone or Android and tap on Find a Dentist.



Contact customer service via email at customer_service@ddpco.com or toll-free at 1-800-610-0201.