



**Delta Dental PPO Plus Premier
Option 2
Mapleton Public Schools – Group # 1223**

MAXIMUM BENEFIT Plan Year Maximum (7/1 – 6/30)			\$1,500 per member, per plan year	
PLAN YEAR DEDUCTIBLE (7/1 – 6/30) Applies to Basic and Major			Individual Deductible – \$50.00 Combination of in and out-of-network Family Deductible – \$150.00 Combination of in and out-of-network	
PPO Dentist	PREMIER Dentist	NON-PAR Dentist	COVERED SERVICES	BENEFIT INFORMATION (subject to Delta Dental guidelines)
DIAGNOSTIC AND PREVENTIVE SERVICES – Do not apply towards annual maximum when you seek treatment from a PPO or Premier Provider for all services.				
100%	100%	100%	Oral Exams and Cleanings	Twice in a plan year
			Sealants	Once per tooth for permanent molars in children through age 14
			Bitewing X-Rays	Twice in a plan year
			Full Mouth X-Rays	Once in a 36-month period
			Fluoride	Once in a plan year, through age 15
			Space Maintainers	Children through age 13
BASIC SERVICES				
90%	80%	80%	Fillings	Composite (white) fillings limited to front teeth
			Simple Extraction	
			Oral Surgery	
			Endodontics / Periodontics	
MAJOR SERVICES				
60%	50%	50%	Crowns, Implants	Once per tooth in a 60-month period. Crowns are not a benefit for children under age 12. Implants are not a benefit for children 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 for children under age 16.
ORTHODONTICS \$1,500 lifetime maximum				
50%	50%	50%	For covered children to age 19	

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 PPOSM plus Premier



With the Delta Dental PPO plus Premier plan, you and your family members may visit any licensed dentist, but **you will receive the greatest out-of-pocket savings if you see a Delta Dental PPO provider**. Participating providers file claims directly with Delta Dental and accept Delta Dental's reimbursement in full. You are responsible only for your deductible and coinsurance (as determined by your plan), as well as any charges for non-covered services up to Delta Dental's approved amount. If you choose to see an out-of-network provider, you will incur additional out-of-pocket expenses, and you will be billed the total amount the provider charges (called balance-billing). When you see a Delta Dental PPO or Premier[®] provider, you are protected from balance-billing.

Advantages of the Delta Dental PPO plus Premier plan:

► **SAVINGS:** Delta Dental PPO providers offer subscribers the greatest savings. And, in some areas, you will still save money if you need a service that is not covered. Non-covered services will be billed at a discounted rate if you go to a PPO provider.

► **CHOICE:** If you choose to visit a Premier provider, you will still save money because Premier providers also accept discounted fees (however, discounts are not as great as if you see a PPO provider).

► **NETWORK:** Delta Dental's dual network has nearly 103,000 PPO providers and 155,000 Premier providers nationwide.

To find a participating provider or to see if your current provider is in the PPO network, visit our website at deltadentalco.com and click on the **Find a Dentist** search tool. Or use our free mobile app for iPhone and Android.

Looking for a dentist? Concerned about costs? PPO providers offer you the greatest savings.			
Service: Porcelain Crown (Benefit illustration only. Example assumes deductible has been met.)			
	Greatest Savings ←		→ Least Savings
	Protected from balance-billing		Not protected from balance-billing
Network	Delta Dental PPO Provider	Delta Dental Premier Provider	Out-of-Network Provider
Procedure Cost	\$1,000	\$1,000	\$1,000
Maximum Provider Can Charge Patient	\$710	\$950	Unlimited
Maximum Provider Can Charge Insurance (MPA)*	\$710	\$950	\$660
Benefit Percentage	50%	50%	50%
Delta Dental Pays	\$355	\$475	\$330
You Pay	\$355	\$475	\$670

You can also contact our customer relations department, Monday–Friday 8 a.m. to 6 p.m. Mountain Time, at 1-800-610-0201 (toll-free) or customer_service@ddpco.com.

*The maximum a provider can charge your insurance company is called the Maximum Plan Allowance (MPA). The MPA for an out-of-network provider is always lower than in-network MPA. Delta Dental pays a portion of the MPA only, which exposes you to balance-billing from an out-of-network provider.