

Delta Dental PPOSM – Easy, Friendly, Accessible

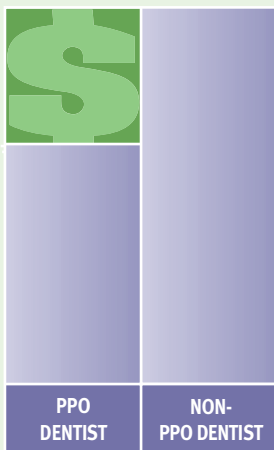


We'll do whatever it takes and then some.

Save with a PPO dentist

YOUR COSTS

SAVE MORE SAVE LESS



AMOUNT YOU SAVE
AMOUNT YOU PAY

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and group contract.

We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO[†] plan makes it easy for you to find a dentist and control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Save with a PPO dentist.** Our PPO network dentists accept reduced fees for covered services, so you'll usually pay the least when you visit a PPO network dentist. Non-Delta Dental dentists may balance bill you the difference between the contracted fee and their usual fee.
- **Large dentist network.** Since Delta Dental offers access to some of the largest dentist networks in the U.S.,[‡] chances are there's a wide choice of PPO dentists near your home or office. Use your desktop or mobile device to search for a dentist at deltadentalins.com.
- **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest with a PPO dentist.
- **Log in to Online Services.** Check benefits, eligibility and claims status, view or print an ID card and use our "Fee Finder" tool to check average costs in your area. You can also change your Profile preference to go paperless. Use your mobile device to access many of these tools on the go; show the dental office your ID card information instead of carrying a printed card.

Visit the *SmileWay*[®] Wellness section of our site for dental health articles, videos, quizzes and a risk assessment tool. You can also subscribe to our free dental health e-newsletter.

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

[‡] Netminder Dental Network Trend Report, March 2013.



Socialize with us: deltadentalins.com/enrollees



Plan Benefit Highlights for: Sacramento Association of Realtors

Group No: 07314-0190

Effective Date: 12/1/2013

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26	
Deductibles	\$50 per person / \$150 per family each calendar year	
Deductibles waived for D & P?	Yes	
Maximums	\$1,000 per person each calendar year	
Waiting Period(s)	Basic Svcs. 0 Mos.	Major Svcs. 0 Mos.

The **Delta Dental PPOSM Table of Allowance plan** provides you great dental benefits at a reasonable cost. With a table of allowance plan, you know in advance exactly how much the plan covers for each dental service. Delta Dental will pay the share specified on your table of allowance; you are responsible for the share of the dentist's fee not covered by the allowance.

Sample Benefits and Covered Services*	Table Allowance** (Amount Delta Dental Will Pay)
Diagnostic & Preventive Services (D & P)	D0120 Periodic oral exam – established patient: \$22.00 D0272 Bitewings (two diagnostic images): \$22.00 D1110 Prophylaxis (cleaning): \$47.00
Basic Services	D2150 Amalgam fillings, two surfaces – primary or permanent: \$77.00 D2160 Amalgam fillings, three surfaces – primary or permanent: \$93.00
Endodontics	D3310 Root canal, (anterior – excluding final restoration): \$325.00
Periodontics	D4341 Periodontal scaling and root planing - four or more teeth per quadrant: \$92.00
Oral Surgery	D7140 Extraction, erupted tooth or exposed root (elevation and/or forceps removal): \$65.00
Major Services	D2750 Crown; porcelain fused to high noble metal: \$474.00 D5110 Complete denture – maxillary: \$637.00

* Limitations or waiting periods may apply for some benefits; some services may be excluded.

** Allowances specified above represent only a few examples from your plan's table. Please refer to your Benefit Booklet for a full schedule of allowances and for any limitations and exclusions on these benefits.

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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.