

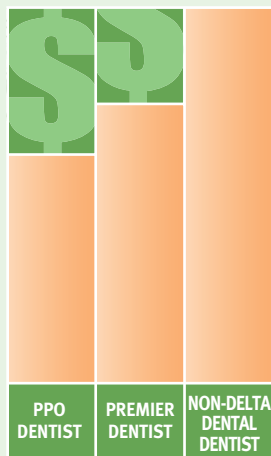
# Delta Dental PPO<sup>SM</sup> – Easy, Friendly, Accessible

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<sup>†</sup> 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.
- **The PPO plus Premier "safety net".** If you don't visit a Delta Dental PPO dentist, remember that you also have access to the Delta Dental Premier<sup>®</sup> network. You'll usually pay more than if you visit a PPO dentist but less than visiting a non-Delta Dental dentist.
- **Large dentist networks.** Since Delta Dental offers access to some of the largest dentist networks in the U.S.,<sup>‡</sup> chances are there's a wide choice of network dentists near your home or office. The majority of dentists nationwide are contracted Delta Dental dentists,<sup>‡</sup> giving you convenient access to more dentists. Use your

desktop or mobile device to search for a dentist at [deltadentalins.com](http://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*<sup>®</sup> 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.

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

<sup>‡</sup> Netminder Dental Network Trend Report, March 2013.

DELTA DENTAL<sup>®</sup>

Socialize with us: [deltadentalins.com/enrollees](http://deltadentalins.com/enrollees)



**Plan Benefit Highlights for:** Board of Regents of the University System of Georgia

**Group No:** 16711 - Base Plan

**DELTA DENTAL PPO<sup>SM</sup>**

**BENEFIT HIGHLIGHTS**

<b>Eligibility</b>	Primary enrollee, spouse and eligible dependent children to age 19 or to age 26 if dependent is full-time student
<b>Deductibles</b>	\$50 per person / \$150 per family each calendar year Deductibles are waived for Diagnostic & Preventative Services
<b>Maximums</b>	\$1,000 per person each calendar year Diagnostic & Preventative does not count toward maximums
<b>Waiting Period</b>	No waiting period

<b>Benefits and Covered Services*</b>	<b>Delta Dental PPO dentists**</b>	<b>Delta Dental Premier dentists**</b>	<b>Non-Delta Dental dentists**</b>
<b>Diagnostic &amp; Preventive Services (D &amp; P)</b> Exams, cleanings, x-rays, sealants	100 %	100 %	100 %
<b>Basic Services</b> Fillings, simple tooth extractions	80 %	80 %	80 %
<b>Endodontics</b> (root canals) Covered Under Major Services	50 %	50 %	50 %
<b>Periodontics</b> (gum treatment) Covered Under Major Services	50 %	50 %	50 %
<b>Oral Surgery</b> Covered Under Major Services	50 %	50 %	50 %
<b>Major Services</b> Crowns, inlays, onlays and cast restorations, bridges and dentures, implants, occlusal guards	50 %	50 %	50 %
<b>Orthodontic Benefits</b>	0 %	0 %	0 %
<b>Orthodontic Maximums</b>	Not a covered benefit	Not a covered benefit	Not a covered benefit

\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and 80th percentile for non-Delta Dental dentists.

<b>Delta Dental Insurance Company</b> 1130 Sanctuary Parkway, Suite 600 Alpharetta, GA 30009	<b>Customer Service</b> 800-521-2651	<b>Claims Address</b> P.O. Box 1809 Alpharetta, GA 30023-1809
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**[deltadentalins.com/usg](http://deltadentalins.com/usg)**

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.