

# DELTA DENTAL PPO<sup>SM</sup>: YOUR SMILE IS COVERED

#### GO PPO!

You can visit any licensed dentist under this plan, but you'll maximize plan value by selecting a Delta Dental PPO<sup>1</sup> dentist. PPO network dentists have agreed to reduced contracted rates and can't "balance bill" you for additional fees.<sup>2</sup> Find a dentist at **deltadentalins.com**.<sup>3</sup>

#### **CONVENIENT ONLINE SERVICES: DELTADENTALINS.COM**

- Create a free Online Services account from your PC or smartphone to view benefits, eligibility and claims status or check average dental costs in your area.
- > Update your dental benefit statement delivery preference: Go paperless!
- > Find a Delta Dental PPO dentist near you.

### NO ID CARD NECESSARY

Just provide your dental office with your name, birth date and enrollee ID or social security number. Register for Online Services to print an ID card or pull it up on your smartphone at the dentist's office.

#### **HASSLE-FREE TRANSITION & EASY BENEFITS COORDINATION**

New to Delta Dental PPO? This plan covers treatment started and completed after your plan's effective date of coverage.<sup>4</sup> If you're covered under two plans, ask your dentist to include information about both plans with your claim, and we'll handle the rest.

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LEGAL NOTICES: Access federal and state legal notices related to your plan: deltadentalins.com/about/legal/index-enrollee.html

<sup>1</sup> In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

<sup>2</sup> Enrollees are responsible for any coinsurance, deductible, amount over the plan maximum and charges for non-covered services.

<sup>3</sup>Verify that your dentist is a contracted Delta Dental PPO network dentist before each appointment.

<sup>4</sup> Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier will be responsible for any costs. Group- and statespecific exceptions may apply. Enrollees currently undergoing active orthodontic treatment may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.



Plan Benefit Highlights for:

West Chester Area School District

Group No: 04495 - Class IV Employees

None

Effective Date: 07/01/2019

None

Eligibility	Primary enrollee, spouse and eligible dependent children to the end of the month that dependent turns 26. However, coverage is not extended if the dependent has another offer of employer-based coverage (such as through his or her job).				
Deductibles	\$25 per person / \$75 per family each calendar year				
Deductibles waived for Diagnostic & Preventive (D & P)?	No				
Maximums	\$1,500 per person each calendar year				
D & P counts toward maximum?	Yes				
Waiting Period(s)	Basic Benefits	Major Benefits	Prosthodontics	Orthodontics	

None

Benefits and	Delta Dental PPO	Non-Delta Dental PPO dentists**	
Covered Services*	dentists**		
Diagnostic & Preventive			
Services (D & P)	100 %	100 %	
Exams, cleanings, x-rays and sealants			
Basic Services			
Fillings, denture repair, injectable antibiotics, bridge recementation and repair, posterior composites	100 %	100 %	
Endodontics (root canals) Covered Under Basic Services	100 %	100 %	
Periodontics (gum treatment) Covered Under Basic Services	100 %	100 %	
Oral Surgery Covered Under Basic Services	100 %	100 %	
Major Services Crowns, inlays, onlays and cast restorations	60 %	60 %	
Prosthodontics Bridges and dentures	80 %	80 %	
Implants	50 %	50 %	
Orthodontic Benefits Dependent children	60 %	60 %	
Orthodontic Maximums	\$1,200 Lifetime	\$1,200 Lifetime	

<sup>t</sup> 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 90th percentile for non-Delta Dental dentists.

Delta Dental of Pennsylvania	Customer Service	Claims Address
One Delta Drive	800-932-0783	P.O. Box 2105
Mechanicsburg, PA 17055		Mechanicsburg, PA 17055-6999

## 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.

None

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