



GREAT REASONS TO GO PPO!

Your Delta Dental PPOSM plan lets you visit any licensed dentist, but you'll maximize plan value by taking advantage of our robust, nationwide PPO network. Here are six great reasons to "go PPO":

- 1. Reduced costs.** Stretch your dental budget further! We contract directly with PPO dentists to bring you reduced fees for services.
- 2. Quality assurance.** Make sure your smile gets the care it deserves. We monitor PPO dentists to ensure that proper licensing, cleanliness and safety procedures are followed and regularly update them on policies and contracting requirements.
- 3. No balance billing.** PPO dentists agree not to charge more than the amount determined by your plan. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as "balance billing."

SAVE WITH A PPO DENTIST



DELTA DENTAL PPO



DELTA DENTAL PREMIER



**NON-DELTA
DENTAL DENTISTS**

4. Avoid unbundling. PPO dentists agree not to “unbundle” services that are part of a treatment, like tooth preparation or local anesthesia. Out-of-network dentists may charge for these services separately, making their overall charges higher.

5. Less paperwork. PPO dentists handle all claim forms and other paperwork for you. If you choose an out-of-network dentist, you may need to submit a claim yourself.

6. No pre-payment required. When you choose a PPO dentist, you'll pay only your portion of the bill.¹ We'll pay our share directly to your dentist. Out-of-network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta Dental.

Find a Delta Dental PPO dentist at deltadentalins.com. Verify that your dentist is a contracted Delta Dental PPO network dentist before each appointment.

Need another option? The Delta Dental Premier® network — the largest dentist network nationwide² — also provides cost protections for PPO enrollees. Premier dentists' contracted fees are usually higher than PPO dentists', but they offer many advantages, including high quality assurance standards and no unbundling or pre-payment for services.

¹ Enrollees are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

² NetMinder Dental Network Trend Report, March 2014.



Visit mysmileway.com – a one-stop-shop for oral health-related tools and tips, including interactive quizzes, a risk assessment tool and a subscription link for *Grin!*, our fun, free oral health e-newsletter.

Have children in your life? Stop by mysmilekids.com for kid-friendly oral health stories, games and tips.

Delta Dental Premier® and Delta Dental PPOSM are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California; PA, MD – Delta Dental of Pennsylvania; NY – Delta Dental of New York, Inc.; DE – Delta Dental of Delaware, Inc.; WV – Delta Dental of West Virginia, Inc. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering nearly 33 million enrollees. All of our companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 68 million people in the U.S.



DELTA DENTAL PPOSM: YOUR SMILE IS COVERED

GO PPO

Visit a PPO¹ dentist to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at deltadentalins.com.⁴

ACCESS ONLINE SERVICES

Get information about your plan anytime, anywhere by signing up for an Online Services account at deltadentalins.com. This free service lets you check benefits and eligibility information, find a network dentist and more.

CHECK IN WITH EASE

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or social security number. If your family members are covered

under your plan, they will need your name, birth date and enrollee or social security number. Prefer to take a paper or electronic ID card with you? Simply sign in to Online Services, where you can view or print your card with the click of a button. If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.

UNDERSTAND TRANSITION OF CARE

Did you start on a dental treatment plan before your PPO coverage kicked in? Multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.⁵ You can find this date by logging in to Online Services.

NEWLY COVERED? Visit deltadentalins.com/welcome.

SAVE WITH A PPO DENTIST



PPO



NON-PPO

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

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

² You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

³ You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

⁴ Verify that your dentist is a PPO dentist before each appointment.

⁵ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier are responsible for any costs. Group- and state-specific 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: Pennsylvania State Corrections Officers Association

Group No: 18142

Effective Date: 1/1/2016

DELTA DENTAL PPOSM

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to the end of the month dependent turns age 26		
Deductibles Deductibles waived for Diagnostic & Preventive (D & P)?	\$50 per person / \$150 per family each calendar year		
	Yes		
Maximums D & P counts toward maximum?	\$1,000 per person each calendar year		
	No		
Waiting Period(s)	Basic Benefits None	Major Benefits 12 Months	Prosthodontics 12 Months

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings and bitewings	100 %	100 %
Basic Services Fillings, simple tooth extractions, space maintainers, all other x-rays and sealants	80 %	80 %
Endodontics (root canals) Covered Under Major Services	50 %	50 %
Periodontics (gum treatment) Covered Under Major Services	50 %	50 %
Oral Surgery Covered Under Major Services	50 %	50 %
Major Services Crowns, inlays, onlays and cast restorations	50 %	50 %
Prosthodontics Bridges, dentures and implants	50 %	50 %

BENEFIT HIGHLIGHTS

* 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, PPO contracted fees for Premier dentists and PPO contracted fees for non-Delta Dental dentists.

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

D&P Maximum Waiver[®]



We'll do whatever it takes and then some.

Preventive care is the key to good oral health

The D&P Maximum Waiver makes it easy for you to save on your out-of-pocket dental costs.

Delta Dental plans have always emphasized diagnostic and preventive benefits, such as coverage for checkups, so that you keep your mouth healthy and need fewer restorative services.

Your plan includes the D&P Maximum Waiver benefit, allowing you to obtain diagnostic and preventive dental services without those costs applying to the plan year maximum. This benefit promotes good oral health and may reduce the need for more expensive, restorative dental services that can result from undetected oral or related health problems.

Easy to use

The annual maximum is waived for defined diagnostic and preventive services when you visit any licensed dentist. There's nothing for you to keep track of except for your regular checkups. When you need more extensive dental services, there will be more of your annual benefit amount remaining for you to use.

What services are included?

Diagnostic and preventive dental services may include examinations, x-rays, cleanings and related treatments as defined by your dental plan. Review your Evidence of Coverage booklet for specific coverage details.

The following sample shows the impact on your annual maximum with and without the D&P Maximum Waiver. Plan benefits and dentist charges vary. Sample assumes two routine checkups and \$1,000 annual maximum.

Dental treatment	Without D&P Maximum Waiver			With D&P Maximum Waiver		
	Delta Dental Pays	Enrollee Pays	Maximum Remaining	Delta Dental Pays	Enrollee Pays	Maximum Remaining
Diagnostic & Preventive (exams, x-rays, cleanings): covered at 100% for two visits	\$350	\$0	\$650	\$350	\$0	\$1,000

Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

WE KEEP YOU SMILING®

Why do 59 million enrollees trust their smiles to Delta Dental?*

- More dentists
- Simpler process
- Less out-of-pocket

SmileWay® Wellness Program

Find all of our dental health resources, including risk assessment quizzes, articles, videos and a free e-newsletter subscription, at mysmileway.com.

Connect with us!

facebook.com/deltadentalins
twitter.com/deltadentalins
youtube.com/deltadentalins

Product administration

Delta Dental includes these companies in these states:
Delta Dental of California – CA •
Delta Dental of Pennsylvania – PA & MD •
Delta Dental of West Virginia – WV •
Delta Dental of Delaware, Inc. – DE •
Delta Dental of the District of Columbia, Inc. – DC •
Delta Dental of New York, Inc. – NY •
Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT

*Delta Dental of California, Delta Dental of Pennsylvania and Delta Dental Insurance Company, together with our affiliate companies and Delta Dental of New York, are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to more than 59 million people in the U.S.



Check out our new wellness resource



The **SmileWay Wellness Challenge** provides recommendations for how to participate in the program by taking advantage of the extensive resources available on our SmileWay Wellness site.

1. Review your habits

Take one or both of our interactive quizzes to see if you are at risk for cavities or gum (periodontal) disease. When you receive your quiz results, you can sign up to receive customized emails based on your risk level.

2. Get educated

Read any of the 100+ articles on dental health-related topics — everything from acid reflux to x-rays. We also have a variety of short videos on specific topics.

3. Stay informed

Receive regular dental health tips and information from us by:

- a. signing up for the *Grin!* newsletter (emailed quarterly)
- b. connecting with us on Facebook
- c. following us on Twitter

All of this is accessible from our SmileWay Wellness site at mysmileway.com. Bookmark the page so you can refer to it frequently.

Questions about oral health?

If you've got questions about oral health, be sure to check out our **SmileWay Wellness Site** for answers. We've compiled an extensive library of articles on oral health topics from amalgam fillings to x-rays and just about every oral health topic in between.

Mouth-body connection

- Diabetes and oral health
- Heart disease and oral health
- Men's and Women's oral health
- Stress and oral health

Preventive care

- Brushing and flossing
- Choosing a toothbrush
- Fighting bad breath
- Fluoride

Emergency care

- Dental care when traveling
- Handling dental emergencies

Kids & teens

- Baby bottle tooth decay
- Children's oral health
- Teens' oral health

Seniors

- Dentures
- Seniors' oral health

Dental treatments

- Amalgam and resin fillings
- Braces
- Dental implants
- Sealants

Conditions

- Dry mouth
- Mouth sores
- Sensitive teeth
- TMJ

Nutrition

- Diet and diabetes
- Snacking on the go
- Vegetarians
- What to eat to keep your teeth

deltadentalins.com/enrollees

