

# DELTA DENTAL PPO : YOUR SMILE IS COVERED

#### **ROBUST DENTIST NETWORKS**

You can visit any licensed dentist under this plan, but you'll maximize plan value by taking advantage of our large nationwide networks. All Delta Dental dentists offer cost protections<sup>1</sup> and convenient service. Find a network dentist at **deltadentalins.com.**<sup>2</sup>

- > **Delta Dental PPO**<sup>3</sup> dentists generally offer the lowest contracted rates and greatest cost savings.
- > **Delta Dental Premier**® dentists are your next best bet, with contracted rates that help you save.

#### **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.

#### **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 dentist near you.

#### **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. 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.

## SAVE WITH A PPO DENTIST







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

- 1 Premier dentists' contracted fees are usually higher than PPO dentists', but both PPO and Premier dentists won't balance bill the difference between the contracted fee and their usual rate. Enrollees are responsible for any coinsurance, deductible, amount over the plan maximum and charges for non-covered services. Refer to your plan booklet for more information.
- 2 Verify that your dentist is a contracted Delta Dental PPO or Delta Dental Premier dentist before each appointment.
- $_3$  In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.
- <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. Groupand 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.







Effective Date: 1/1/2015

Plan Benefit Highlights for: Diamond Resorts International

(Plan 1000)

Group No: 03282 - 00002, 00004, 00006,

09002, 09004, 09006

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 Diagnostic & Preventive (D & P)?	Yes		
Maximums	\$1,000 per person each calendar year		
D & P counts toward maximum?	Yes		
Waiting Period(s)	Basic Benefits None	Major Benefits None	Prosthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants	100 %	100 %	80 %
Basic Services Fillings and simple tooth extractions	80 %	80 %	60 %
Endodontics (root canals) Covered Under Basic Services	80 %	80 %	60 %
Periodontics (gum treatment) Covered Under Basic Services	80 %	80 %	60 %
Oral Surgery Covered Under Basic Services	80 %	80 %	60 %
Major Services Crowns, inlays, onlays and cast restorations	60 %	60 %	30 %
Prosthodontics Bridges, dentures and implants	60 %	60 %	30 %

- \* 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, Delta Dental Premier® contracted fees for Premier dentists and the program allowance for non-Delta Dental dentist.

Delta Dental Insurance Company	Customer Service	Claims Address
1130 Sanctuary Parkway, Suite 600	800-521-2651	P.O. Box 1809
Alpharetta, GA 30009		Alpharetta, GA 30023-1809

### 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.