

**Delta Dental PPO 70/30 Plan Summary of Benefits**

Effective October 1, 2023 through September 30, 2024

<b>Benefits and Covered Services*</b>	<b>PPO Network **</b>	<b>Premier Network and Out of Network **</b>
<b>Calendar Year Deductible</b>	None	\$25 per person / \$75 per family per calendar year
<b>Calendar Year Maximum Benefit</b>	\$2,000	\$2,000
<b>Diagnostic &amp; Preventive (D&amp;P) Services</b> Note: D & P does not count towards calendar year maximum. Oral Examinations: 2 Annual Cleanings: 2 X-rays	Paid at: 100% *	Paid at: 50% *
<b>Basic Services</b> Fillings Posterior Composite Restorations Sealants	Paid at: 100% *	Paid at: 50% *
<b>Periodontics</b> (gum treatment) Covered Under Basic Services	Paid at: 100% *	Paid at: 50% *
<b>Endodontics</b> (root canals)	Paid at: 100% *	Paid at: 50% *
<b>Oral Surgery</b> (extraction) Covered Under Basic Services	Paid at: 100% *	Paid at: 50% *
<b>Major Services</b> Crowns, Inlays, Onlays & Cast Restorations	Paid at: 100% *	Paid at: 50% *
<b>Prosthodontics</b> Bridges Dentures Implants	Paid at: 60% *	Paid at: 50% *
<b>Orthodontic Benefits</b> Adults & Dependent Children Lifetime Maximum: \$3,000 12 Month Wait: No	Paid at: 100% *	Paid at: 100% *
<b>Dental Accident Benefits</b>	Paid at: 100% * (\$1,000 maximum per enrollee each calendar year)	Paid at: 100% * (\$1,000 maximum per enrollee each calendar year)

\* This summary is for comparison purposes only. The Evidence of Coverage should be consulted for a detailed description of the covered benefits and is available at [www.cvtrust.org/plandocuments](http://www.cvtrust.org/plandocuments).

\*\* See back for additional details

## What are my Delta Dental network options?

The Delta Dental PPO plan allows you the option to visit any licensed dentist. You will usually save more on your out-of-pocket costs when you visit a **Delta Dental PPO** dentist. The **Delta Dental Premier** network also provides cost-saving features and is the next best option when you can't find a PPO dentist.

<i><b>Most potential savings with Delta Dental PPO dentists</b></i>	<i><b>Some savings with Delta Dental Premier dentists</b></i>	<i><b>No savings with non-Delta Dental dentists</b></i>
<ul style="list-style-type: none"><li>➤ Delta Dental PPO dentists agree to accept Delta Dental PPO contracted fees as full payment.</li><li>➤ You'll usually pay less when you visit a Delta Dental PPO dentist.</li><li>➤ When you visit your dentist, you should ask specifically if he or she is a contracted Delta Dental PPO dentist.</li></ul>	<ul style="list-style-type: none"><li>➤ Premier dentists' contracted fees are usually slightly higher than PPO dentists' contracted fees.</li><li>➤ Premier dentists will not bill you above their contracted fees, so you still receive some cost protections not available with a non-Delta Dental dentist.</li></ul>	<ul style="list-style-type: none"><li>➤ Non-Delta Dental dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist.</li><li>➤ You are responsible for the difference between what Delta Dental pays and the dentist's fee.</li></ul>

## How do I find a Delta Dental dentist?

To locate a Delta Dental dentist near you, check the dentist directory on the Delta Dental website (**deltadentalins.com**), which also provides a map to the dental office. Or, to hear or receive a faxed listing of dentists in your area, call **866- 499-3001**. Follow the automated instructions to search for a dentist.

## What are my online resources?

The full Delta Dental website is a one-stop-shop for plan and oral health information. Also available in Spanish: **es.deltadentalins.com**.

Create a free Online Services account at **deltadentalins.com** to:

- Locate a Delta Dental dentist
- Check benefits, eligibility, and claim status
- Opt for paperless statements
- View or print your ID card
- Check average dental costs in your area

Check out **Your Dental Plan Support Guide** for money-saving tips and treatment information. And, don't miss **mysmileway.com** – a great resource for oral health-related tools and tips.

**Mobile?** Get the information you need on the go. Bookmark or add a shortcut to the mobile site to return in just one tap from your phone. Download the free, convenient smartphone Delta Dental app from the App Store or Google Play.