



ABOUT PPO INCENTIVE

PPO Incentive is a preferred provider plan that allows you to **save on out-of-pocket expenses** when you visit a Delta Dental PPO network dentist. Your out-of-pocket costs will likely be higher when you visit a non-network dentist.

Under PPO Incentive, you can visit any licensed dentist of your choice, and your family members may select different dentists. You can change dentists at any time, go to a dental specialist of your choice and receive dental care anywhere in the world.

To make the *most* of your benefits and pay the *lowest* out-of-pocket costs under the PPO Incentive plan, we recommend you visit a Delta Dental PPO network dentist (84,000 dentist locations nationwide; more than 12,600 in California).

If you choose a dentist who is not in the PPO network, your best choice is a Delta Dental Premier dentist. Although their fees are higher than PPO dentists and they are considered out-of-network dentists, Delta Dental Premier dentists cannot charge more than their Delta-allowed fees. You won't receive this cost protection and other conveniences when you visit a non-Delta dentist.

IN-NETWORK DELTA DENTAL PPO DENTISTS	OUT-OF-NETWORK	
	DELTA DENTAL PREMIER DENTISTS	NON-DELTA DENTISTS
Your out-of-pocket expense will likely be less because PPO dentists have agreed to charge PPO patients reduced fees.	You will be charged no more than the fees allowed by Delta Dental (Premier dentist fees are general higher than PPO dentist fees).	You will be responsible for the difference if your dentist charges more than Delta Dental's allowed fees.
You may be charged only the patient share* at the time of treatment, not Delta's portion.	You may be charged only the patient share* at the time of treatment, not Delta's portion (patient share is likely to be higher compared to a PPO dentist).	You may have to pay the entire amount in advance and wait for reimbursement.
Claim forms will be completed and submitted for you at no charge.	Claim forms will be completed and submitted for you at no charge.	You may have to complete and submit your own claim forms or pay a service fee.

PPO INCENTIVE IS EASY TO USE

To use your PPO Incentive plan, just call the dental office of your choice and make an appointment. During your first appointment, give your dentist your group number, which is at the top of this page, and the primary enrollee's identification number. When you call a PPO dentist for an appointment, please confirm that the dentist participates in the Delta Dental PPO network.

To check if your current provider is a Delta Dental PPO dentist or for a list of PPO dentists in your area, search the dentist directory on our web site at www.deltadentalca.org. You can also check with your benefits administrator, who has a complete list of PPO dentists.

Visit our web site to view your eligibility and benefits or print your own ID card. (Note: You do not need an ID card to verify coverage, make an appointment or receive treatment.) You also can have eligibility information faxed to you by calling toll-free to speak with a team specialist especially trained to serve school district employees: (866) 499-3001.

Delta Dental of California offers you what no other dental plan can — The Delta Difference®. Here's what makes us unique:

- ◆ *Determination of fees.* PPO and Premier dentists agree to our determination of fees.
- ◆ *Copayments are guaranteed.* PPO and Premier dentists may charge you only what Delta Dental determines to be your share of the treatment cost. Your copayments will most likely be lowest when you visit a PPO dentist.
- ◆ *We require professional treatment standards.* PPO and Premier dentists must meet professional standards for hygiene, radiation safety and other areas related to quality care.

These are just a few of the reasons that *one in three Californians* count on Delta Dental for dental care benefits.

* "Patient share" is the copayment, applicable deductible and any amount over the annual maximum. Some services may not be covered; please refer to your Evidence of Coverage. Some examples of services not covered are cosmetic dentistry, experimental procedures and services to correct congenital malformations.

PRINCIPAL BENEFITS AND COVERED SERVICES*

Under this plan, Delta Dental pays 70% of the allowed fees for covered diagnostic, preventive, basic, cast and crown benefits during the first year you are eligible. This percentage will increase 10% each year (to a maximum of 100%) for each enrollee, provided that person visits the dentist at least once during the year. If an enrollee does not use the plan during a calendar year, the percentage remains at the level reached the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

WHEN TREATMENT IS PROVIDED BY...	A DELTA DENTAL PPO IN-NETWORK DENTIST	AN OUT-OF-NETWORK DENTIST (if you go out-of-network, visit a Delta Dental Premier dentist for lower costs)
WHO'S COVERED	Primary enrollee and spouse as well as dependent children to age 25	Primary enrollee and spouse as well as dependent children to age 25
BENEFITS MAXIMUM	The maximum benefit paid per calendar year is \$1,700 per person.	The maximum benefit paid per calendar year is \$1,500 per person.
DIAGNOSTIC AND PREVENTIVE BENEFITS* — oral examinations, cleanings, x-rays, examinations of tissue biopsy, fluoride treatment, space maintainers, specialist consultation	70% - 100% of PPO dentist's allowed fee	70% - 100% of Premier dentist's allowed fee or the fee that satisfies a majority of Delta dentists
BASIC BENEFITS* — oral surgery (extractions), fillings, root canals, periodontic (gum) treatment, tissue removal (biopsy), sealants	70% - 100% of PPO dentist's allowed fee	70% - 100% of Premier dentist's allowed fee or the fee that satisfies a majority of Delta dentists
CROWNS AND OTHER CAST RESTORATIONS*	70% - 100% of PPO dentist's allowed fee	70% - 100% of Premier dentist's allowed fee or the fee that satisfies a majority of Delta dentists
PROSTHODONTIC BENEFITS* — bridges, partial dentures, full dentures	50% of PPO dentist's allowed fee	50% of Premier dentist's allowed fee or the fee that satisfies a majority of Delta dentists
DENTAL ACCIDENT BENEFITS*	100% of PPO dentist's allowed fee (separate \$1,000 maximum per person per calendar year)	100% of Premier dentist's allowed fee or the fee that satisfies a majority of Delta dentists (separate \$1,000 maximum per person per calendar year)

*Please refer to your Evidence of Coverage for limitations on these benefits. Some examples of limitations on services are the number of cleanings and oral exams covered in a calendar year, and time limitations on filling and crown replacements. Note: Delta dentists are paid on a different fee base than non-Delta dentists. This may result in higher out-of-pocket costs to you when you visit a non-Delta dentist.

SERVICES THAT ARE NOT COVERED

Although your plan covers many of the most commonly needed services, some services are not covered. If you are unsure whether a particular procedure is covered, or how much of it is paid for by your plan, check with us before proceeding.

The following are *not* covered by the plan:

- ◆ Services for injuries or conditions that are covered under Workers' Compensation or Employer's Liability Laws
- ◆ Cosmetic surgery or dentistry or services to correct congenital malformation
- ◆ Experimental procedures
- ◆ Therapeutic drugs, premedication or pain relievers
- ◆ Hospital costs or extra charges for hospital treatment
- ◆ Anesthesia (except for general anesthesia for oral surgery)
- ◆ Extra-oral grafts, implants and implant removal
- ◆ Treatment related to the temporomandibular joint (TMJ)
- ◆ Orthodontic treatment

The preceding information is not intended for use as a summary plan description, nor is it designed to serve as an Evidence of Coverage for the plan.

This PPO Incentive plan is administered by Delta Dental of California. If you have specific questions regarding benefit structure, limitations or exclusions, consult the Evidence of Coverage or contact our Customer Service department.



P.O. Box 997330
Sacramento, California 95899-7330

For customer service and eligibility/benefits information:
(866) 499-3001

For online or faxed eligibility/benefits information:
www.deltadentalca.org or
(866) 499-3001

For a list of PPO or Delta dentists:
www.deltadentalca.org