Keep Smiling Delta Dental PPOSM



Stay in network to save

Visit a dentist in the PPO¹ network 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

If you can't find a PPO dentist, Delta Dental Premier® dentists offer the next best opportunity to save. Unlike non-Delta Dental dentists, they have agreed to set fees, and you won't get charged more than your expected share of the bill.

Set up an online account

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

Check in without an ID card

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 to provide your information. 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.

Coordinate dual coverage

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? Generally, multistage 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







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 We recommend verifying before each appointment that your dentist is a PPO dentist.

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 is 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: Montana Automobile Dealers Association Group #: 17912

Eligibility	Primary enrollee, spouse (opposite gender domestic partner only) and eligible dependent children to the end of the month dependent turns age 26				
Deductibles	\$50 per person / \$150 per family each calendar year				
Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics?	Yes				
Maximums*	\$1,200 per person each calendar year				
D & P counts toward maximum?	Yes				
Waiting Period(s)	Basic Benefits None	Major Benefits 12 Months	Prosthodontics 12 Months	Orthodontics 12 Months	

Benefits and Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D & P)	100 %	100 %	100 %
Exams, cleanings and x-rays Basic Benefits Fillings and sealants	80 %	80 %	80 %
Endodontics (root canals) Covered Under Basic Services	80 %	80 %	80 %
Periodontics (gum treatment) Covered Under Basic Services	80 %	80 %	80 %
Oral Surgery Covered Under Basic Services	80 %	80 %	80 %
Major Benefits Crowns, inlays, onlays and cast restorations	50 %	50 %	50 %
Prosthodontics Bridges, dentures and implants	50 %	50 %	50 %
Orthodontic Benefits Dependent children	50 %	50 %	50 %
Orthodontic Maximums	\$1,000 Lifetime	\$1,000 Lifetime	\$1,000 Lifetime

^{*} 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 80th percentile for non-Delta Dental PPO dentists.

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.