

**Delta Dental PPO Only plan
American Furniture Warehouse – Group # W2368**

MAXIMUM BENEFIT Calendar Year Maximum			\$2,000 per member, per calendar year	
CALENDAR YEAR DEDUCTIBLE			Individual Deductible – None	
PPO Dentist	PREMIER Dentist	NON-PAR Dentist	COVERED SERVICES	BENEFIT INFORMATION (subject to Delta Dental guidelines)
DIAGNOSTIC AND PREVENTIVE SERVICES				
100%	Not Covered	Not Covered	Oral Exams and Cleanings	Twice each in a calendar year. Two additional cleanings may be covered for those with a documented EBD condition.
			Sealants	Once per tooth in a 36-month period for unrestored permanent molars, through age 14
			Bitewing X-Rays	Once in a calendar year
			Full Mouth X-Rays	Once in a 60-month period
			Fluoride	Twice in a calendar year, through age 18
			Space Maintainers	One per quadrant, per lifetime to maintain space for eruption of permanent posterior teeth, through age 13
BASIC SERVICES				
70%	Not Covered	Not Covered	Fillings (amalgam & composite)	Once per tooth in a 12-month period
			Simple Extractions	
			Oral Surgery	
			Endodontics / Periodontics	Periodontal maintenance will be covered up to 4 times in a 12-month period.
MAJOR SERVICES				
50%	Not Covered	Not Covered	Crowns	Once per tooth in a 60-month period. Not a benefit under age 12.
			Implants	Once per tooth in a 60-month period. Not a benefit under age 16.
			Dentures, Bridges	Once in a 60-month period, only when existing prosthesis cannot be made serviceable. Fixed bridges or removable partials are not a benefit under age 16.
ORTHODONTICS \$2,000 lifetime maximum				
50%	Not Covered	Not Covered	For covered adults and children	

You are enrolled in a Delta Dental PPO plus Premier plan. You and your family members may visit any licensed dentist, but will enjoy the greatest out-of-pocket savings if you see a Delta Dental PPO dentist. There are three levels of dentists to choose from.

PPO Dentist - Payment is based on the PPO dentist's allowable fee, or the actual fee charged, whichever is less.

Premier Dentist - Payment is based on the Premier Maximum Plan Allowance (MPA), or the fee actually charged, whichever is less.

Non-Participating Dentist - Payment is based on the non-participating Maximum Plan Allowance. Members are responsible for the difference between the non-participating MPA and the full fee charged by the dentist. You will receive the best benefit by choosing a PPO dentist.

Open Enrollment applies. Members may add coverage once per year.

This is a brief description of services covered under your dental plan. Please refer to the Employee Benefit Booklet for full plan details. If differences exist between this summary and the Employee Benefit Booklet, the Employee Benefit Booklet will govern.



Delta Dental PPOSM Only

If you choose a PPO Only dental plan, you must see a PPO provider in order to receive benefits. **If you receive treatment from a non-PPO provider, you will be responsible for all fees charged.** Of course, with more than 2,200 PPO providers practicing across the state, you have many choices.

- ▶ When looking for a provider using our Find a Dentist online tool, limit your search to PPO providers.
- ▶ PPO dentists submit claim forms directly to Delta Dental of Colorado.

With this PPO Only plan, you are responsible for only a portion of the cost of each procedure. You can determine your coinsurance by looking at your explanation of benefits or by contacting our customer service department using the information below. You will be billed only for your portion of the cost after each procedure instead of having to be reimbursed.

Remember, it makes sense to find out how much your portion of expensive procedures will be, so ask your provider to submit a pre-treatment estimate. Delta Dental will review the treatment plan and tell you exactly how much you are responsible for. This way, you will have a clear understanding of your cost before you decide to proceed with the treatment.

****Please note that if you are in the middle of orthodontic treatment and your provider is not in the Delta Dental PPO network, your treatment will not be covered under the PPO Only plan.***

LOOKING FOR A PPO PROVIDER?



Visit our website at deltadentalco.com and use our Find a Dentist search tool.



Download our free mobile app for iPhone or Android and tap on Find a Dentist.



Contact customer service via email at customer_service@ddpco.com or toll-free at 1-800-610-0201.