Keep Smiling Delta Dental PPOTM



Stay in network to save

Visit a dentist in the PPO network to maximize your savings.¹ These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.² Find a PPO dentist at **deltadentalins.com**.

If you can't find a PPO dentist, consider a Delta Dental Premier[®] dentist. These dentists have agreed to set fees and offer another opportunity to save.

Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at **deltadentalins.com**.

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'll need to provide your information. Prefer to have an ID card? Simply log in to your account to view or print your card.

Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim — we'll handle the rest.

Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.³ Log in to your online account to find this date.



¹You 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.

²You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

³ 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. If you are currently undergoing active orthodontic treatment, you 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: EPC Benefit Resources, Inc.

Group No: 20353

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).								
Deductibles	\$50 per person / \$150 per family each calendar year High Plan: Separate \$25 Orthodontics lifetime deductible per person								
Deductibles waived for Diagnostic & Preventive (D & P)?	Yes								
Deductibles waived for Orthodontics?	Low Plan: No High Plan: Yes								
Maximums	Low Plan: \$750 per person each calendar year High Plan: \$1,500 per person each calendar year								
D & P counts toward maximum?	No								
Waiting Period(s)	Basic Services None	Major Services None	Prosthodontics None	Orthodontics None					

	Low Plan			High Plan		
Benefits and Covered Services*	Delta Dental PPO dentists [†]	Delta Dental Premier dentists†	Non-Delta Dental dentists†	Delta Dental PPO dentists [†]	Delta Dental Premier dentists [†]	Non-Delta Dental dentists [†]
Diagnostic & Preventive Services (D & P) Exams, cleanings and x-rays	100 %	90 %	90 %	100 %	90 %	90 %
Basic Services Fillings, simple extractions, stainless steel crowns, denture repairs/reline/ rebase and sealants	70 %	60 %	60 %	80 %	70 %	70 %
Endodontics (root canals) Covered Under Basic Services	70 %	60 %	60 %	80 %	70 %	70 %
Periodontics (gum treatment) Covered Under Basic Services	70 %	60 %	60 %	80 %	70 %	70 %
Oral Surgery Covered Under Basic Services	70 %	60 %	60 %	80 %	70 %	70 %
Major Services Crowns, inlays, onlays and cast restorations	40 %	30 %	30 %	50 %	50 %	50 %
Prosthodontics Bridges and denture	40 %	30 %	30 %	50 %	50 %	50 %
Orthodontic Benefits Dependent children	0 %			50 %		
Orthodontic Maximum	N/A			\$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 contract allowances and not necessarily each dentist's actual fees.

[†] Reimbursement is based on PPO contracted fees for PPO dentists, PPO contracted fees for Premier dentists and PPO contracted fees for non-Delta Dental dentists.

Delta Dental Insurance Company 1130 Sanctuary Parkway, Suite 600 Alpharetta, GA 30009

Customer Service 800-521-2651 Claims Address P.O. Box 1809 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.