## Keep Smiling Delta Dental PPO™



#### Save with PPO

Visit a dentist in the PPO<sup>1</sup> network to maximize your savings.<sup>2</sup> These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>3</sup> Find a PPO dentist at **deltadentalins.com**.

#### Set up an online account

Get information about your plan anytime, anywhere by signing up for an online account at **deltadentalins.com**. This useful service, available once your coverage kicks in, 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 your information. Prefer to take a paper or electronic ID card with you? Simply log in to your account, 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.<sup>4</sup> You can find this date by logging in to your online account.

#### Newly covered?

Visit deltadentalins.com/welcome.

# Save with a PPO dentist



<sup>1</sup> In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

<sup>2</sup> 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.

<sup>3</sup> You 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.

<sup>4</sup> 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: Niagara Bottling, LLC

Group No: 16940

Effective Date: 01/01/2020

Eligibility	Primary enrollee, spouse (includes domestic partner) 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	Low Plan: \$1,750 per person each calendar year High Plan: \$3,000 per person each calendar year					
D & P counts toward maximum?	Yes					
Waiting Period(s)	Basic Benefits Major Benefits None None		Prosthodontics Orthodont None None		Orthodontics None	
	Low Plan		High Plan		lan	
Benefits and Covered Services*	Delta Dental PPO dentists†		n-Delta Dental PO dentists†	Delta Dental PPO dentists <sup>†</sup>	Non-Delta Dental PPO dentists <sup>†</sup>	
Diagnostic & Preventive Services (D & P) Exams, (3) cleanings, x-rays and sealants	100 %		80 %	100 %		100 %
Basic Services Fillings	80 %		80 %	80 %		80 %
Endodontics (root canals) Covered Under Major Services	50 %		50 %	50 %	50 %	
Periodontics (gum treatment) Covered Under Major Services	50 %		50 %	50 %	50 %	
Oral Surgery Covered Under Major Services	50 %		50 %	50 %		50 %
Major Services Crowns, inlays, onlays and cast restorations	50 %		50 %	50 %		50 %
Prosthodontics Bridges, dentures and implants	50 %		50 %	50 %		50 %
Orthodontic Benefits	50 % (Dependent children)			50 % (Adults and dependent children)		
Orthodontic Maximums	\$1,000 Lifetime			\$2,000 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.

<sup>†</sup> Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

**Delta Dental of California** 560 Mission St., Suite 1300 San Francisco, CA 94105 Customer Service 888-335-8227 Claims Address P.O. Box 997330 Sacramento, CA 95899-7330

### 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.