



DELTA DENTAL PPOSM : YOUR SMILE IS COVERED

ROBUST DENTIST NETWORKS

You can visit any licensed dentist under this plan, but you'll maximize plan value by taking advantage of our large nationwide networks. All Delta Dental dentists offer cost protections¹ and convenient service. Find a network dentist at deltadentalins.com.²

- › **Delta Dental PPO³** dentists generally offer the lowest contracted rates and greatest cost savings.
- › **Delta Dental Premier[®]** dentists are your next best bet, with contracted rates that help you save.

NO ID CARD NECESSARY

Just provide your dental office with your name, birth date and enrollee ID or social security number. Register for Online Services to print an ID card or pull it up on your smartphone at the dentist's office.

CONVENIENT ONLINE SERVICES: DELTADENTALINS.COM

- › Create a free Online Services account from your PC or smartphone to view benefits, eligibility and claims status or check average dental costs in your area.
- › Update your dental benefit statement delivery preference: Go paperless!
- › Find a Delta Dental dentist near you.

HASSLE-FREE TRANSITION & EASY BENEFITS COORDINATION

New to Delta Dental PPO? This plan covers treatment started and completed after your plan's effective date of coverage.⁴ If you're covered under two plans, ask your dentist to include information about both plans with your claim, and we'll handle the rest.

SAVE WITH A PPO DENTIST



DELTA DENTAL PPO



DELTA DENTAL PREMIER



NON-DELTA
DENTAL DENTISTS

LEGAL NOTICES: Access federal and state legal notices related to your plan: deltadentalins.com/about/legal/index-enrollee.html

¹ Premier dentists' contracted fees are usually higher than PPO dentists', but both PPO and Premier dentists won't balance bill the difference between the contracted fee and their usual rate. Enrollees are responsible for any coinsurance, deductible, amount over the plan maximum and charges for non-covered services. Refer to your plan booklet for more information.

² Verify that your dentist is a contracted Delta Dental PPO or Delta Dental Premier dentist before each appointment.

³ In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

⁴ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier will be 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.



WE KEEP YOU SMILING[®]

Plan Benefit Highlights for: Niagara Falls City School District
 Niagara Falls CSEA, TAUL, SAS
Group No: 10728

Eligibility	Primary enrollee, spouse and eligible dependent children to age 26			
Deductibles	None			
Maximums	\$1,500 per person each calendar year			
D & P counts toward maximum?	Yes			
Waiting Period(s)	Basic Benefits None	Major Benefits None	Prosthodontics None	Orthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants	100 %	100 %	80 %
Basic Services Fillings	100 %	100 %	80 %
Endodontics (root canals)	100 %	100 %	80 %
Periodontics (gum treatment)	100 %	100 %	80 %
Oral Surgery	100 %	100 %	80 %
Major Services Crowns, inlays, onlays and cast restorations	100 %	100 %	80 %
Prosthodontics Bridges and dentures	100 %	100 %	80 %
Orthodontic Benefits Dependent children to age 19	100 %	100 %	100 %
Orthodontic Maximums	\$ 2,000 Lifetime	\$ 2,000 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.
 ** Fees are based on PPO fees for PPO dentists, Premier fees for Premier dentists and Premier contracted fees for non-Delta Dental dentists.

Delta Dental of New York One Delta Drive Mechanicsburg, PA 17055	Customer Service 800-932-0783	Claims Address P.O. Box 2105 Mechanicsburg, PA 17055-6999
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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.