Save money with a Delta Dental PPO dentist
Although you can visit any dentist, you'll usually pay less when you visit a Delta Dental PPO dentist.
- PPO dentists agree to accept Delta Dental contracted fees as full payment.
- Your share of the bill will likely be lower than when you visit a non-Delta Dental dentist.

Find a Delta Dental PPO dentist
Delta Dental PPO, our preferred provider organization (PPO) plan,* provides access to the largest network of its kind nationwide.
Your out-of-pocket costs are usually lowest when you visit a PPO dentist.
To find the most current listing of our network dental offices:
- Visit our website and click on "Find a Dentist" on our home page.
- Select "Delta Dental PPO" as your plan network.

Is your dentist a Delta Dental PPO dentist?
We recommend that you verify your current dentist's participation in the Delta Dental PPO network. Simply asking if a dentist "accepts Delta Dental" does not guarantee he or she is a PPO dentist.
- Ask specifically if he or she is a contracted Delta Dental PPO dentist.
- You should verify your dentist's participation before each dental appointment.

Maximum choice
The Delta Dental Premier® network — our larger network consisting of nearly 80 percent of dentists nationwide — provides cost-saving features and is the next best option if you can't find a PPO dentist. You can find a Premier dentist using our online dentist directory.
- Premier dentists' contracted fees are usually somewhat higher than PPO dentists' contracted fees.
- Premier dentists will not bill you above their contracted fees, so you still receive cost protections not available with a non-Delta Dental dentist.**

* In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.
** Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan's dentist network.
Easy to use
- No ID card is required to receive services; simply provide the dental office with your name, date of birth and social security or enrollee ID number.
- No claim forms to file — Delta Dental dentists file claim forms for you and accept payment directly from Delta Dental.
- After a claim has been processed, you will receive a dental benefits statement from Delta Dental. This document lists the services provided, the costs of the dental treatment and the amount of any fees you owe your dentist.

Dual coverage/Coordination of benefits
If your spouse has coverage with another dental plan, you or your family members may be covered by both dental plans.*
- The two plans will likely coordinate benefits to potentially lower your out-of-pocket costs.
- Ask your dentist to submit the other plan’s Explanation of Benefits with the Delta Dental claim form and we’ll take it from there.

Orthodontic treatment in progress
If your Delta Dental plan includes orthodontic benefits, payment for orthodontic treatment in progress depends on the specific provisions of your plan. Typically, treatment in progress is covered and Delta Dental begins paying during the first eligible month. Under some plans, however, you may not be eligible for work in progress or you may lose eligibility if your coverage has lapsed for more than 30 or 60 days.

Transitioning from another plan?
Delta Dental covers treatment started and completed after your plan’s effective date of coverage. If you have any dental treatment in progress when your coverage begins — such as root canals, crowns and bridgework — those expenses are not covered by Delta Dental. Those costs may either be your responsibility or that of your previous dental carrier.

*Group-specific exceptions may apply. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan’s coordination of benefits, including rules for determining primary and secondary coverage.

Visit our website: deltadentalins.com
On our website, you can:
- Find a dentist in our online directory
- Review benefits
- Check claim status
- Print an ID card and much more
To access some services, you’ll need to log in: simply enter your user name and password in the designated boxes and submit. If you are visiting our website for the first time, you’ll need to complete a quick one-time registration process by clicking the “Register Today” link.

Talk to your dentist about your health and treatment options
When you visit the dentist, be sure to share your dental and medical history and any prior complications. Dentists can identify signs of more serious health conditions and should be made aware of health information that may be critical to your dental care.

Questions about your plan?
If you have questions, you can check your benefits, eligibility and claims information on our website or on our interactive voice response telephone line. For more information, you may also contact us through our website or call one of our helpful multilingual Customer Service representatives toll-free during business hours. Please use the appropriate number listed on this page for your local Customer Service department.

Connect with us!
facebook.com/deltadentalins
twitter.com/deltadentalins
youtube.com/deltadentalins
Pre-treatment estimate:
Avoid surprises with a free estimate of your dental costs

We’ll do whatever it takes and then some.

Reasons you might want a pre-treatment estimate:

- If you are having extensive dental work
- To ensure a procedure is covered
- To see if you will exceed your maximum
- If you need to plan your payment in advance

Make informed decisions about your dental care
If you are thinking about having extensive dental work, you should know about a free service Delta Dental provides to its enrollees called a pre-treatment estimate or a predetermination of benefits.

A pre-treatment estimate is particularly useful for more costly procedures such as crowns, wisdom tooth extractions, bridges, dentures or periodontal surgery. When your dentist requests a pre-treatment estimate from Delta Dental, you’ll receive an estimate of your share of the cost and how much Delta Dental will pay — before treatment begins.

You can ask your dentist to get a pre-treatment estimate for any procedure, but this service is specifically designed to help determine costs of an extensive treatment plan, especially those that are expected to exceed $300.

Any claim may be sent for a pre-treatment estimate if you would like an advance breakdown of the charges and coverage.

How does a pre-treatment estimate work?
Your dentist sends Delta Dental a proposed treatment plan, along with any relevant x-rays. We then check to be sure the services are covered by your dental plan. Some dental work may be limited or excluded by your plan, and you will want to know exactly what services are covered before you proceed with treatment. We also calculate how any deductibles, coinsurance and dollar maximum limits might affect your share of the cost. You and your dentist then receive an estimate of the amount we will pay for approved services and the amount you will be responsible for.

Pre-treatment estimates usually take two to three weeks. Unless the need is urgent, it is worthwhile to find out exactly how much of your treatment is covered, allowing you to plan in advance for your portion of the dental bill.

Why are pre-treatment estimates useful?
With a pre-treatment estimate, both you and your dentist know how much of the proposed treatment will be paid by Delta Dental and how much is your responsibility. This understanding can make it easier to plan an appropriate course of treatment.

Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

DELTA DENTAL

WE KEEP YOU SMILING®
The SmileWay Wellness Challenge provides recommendations for how to participate in the program by taking advantage of the extensive resources available on our SmileWay Wellness site.

1. Review your habits
   Take one or both of our interactive quizzes to see if you are at risk for cavities or gum (periodontal) disease. When you receive your quiz results, you can sign up to receive customized emails based on your risk level.

2. Get educated
   Read any of the 100+ articles on dental health-related topics — everything from acid reflux to x-rays. We also have a variety of short videos on specific topics.

3. Stay informed
   Receive regular dental health tips and information from us by:
   a. signing up for our e-newsletter Dental Wire (sent to your email box six times a year)
   b. connecting with us on Facebook
   c. following us on Twitter
   All of this is accessible from our SmileWay Wellness site at mysmileway.com. Bookmark the page so you can refer to it frequently.

Questions about oral health?

If you’ve got questions about oral health, be sure to check out our SmileWay Wellness Site for answers. We’ve compiled an extensive library of articles on oral health topics from amalgam fillings to x-rays and just about every oral health topic in between.

Mouth-body Connection
- Diabetes and oral health
- Heart disease and oral health
- Men’s and Women’s oral health
- Stress and oral health

Preventive care
- Brushing and flossing
- Dental cleanings
- Fighting bad breath
- Fluoride
- Choosing and caring for your toothbrush

Emergency care
- Dental care when traveling
- Handling dental emergencies

Kids & teens
- Baby bottle tooth decay
- Children’s oral health
- Teens’ oral health

Seniors
- Dental care of Alzheimer’s patients
- Dentures
- Seniors’ oral health

Dental treatments
- Amalgam and resin fillings
- Braces
- Dental implants
- Sealants

Conditions
- Dry mouth
- Mouth sores
- Sensitive teeth
- TMJ
We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO plan makes it easy for you to find a dentist, and easy to control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Save money with a Delta Dental PPO dentist.** Our PPO network dentists accept reduced fees for covered services they provide you, so you'll usually pay the least when you visit a PPO network dentist. This also ensures Delta Dental PPO dentists won't balance bill you the difference between the contracted amount and their usual fee.

- **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest when you see a PPO dentist.

- **Many network dentists to choose from.** Since Delta Dental offers access to one of the largest dentist networks in the U.S., chances are there's a wide choice of network dentists near your home or office. Many dentists nationwide are contracted Delta Dental dentists, giving more enrollees convenient access to more dentists. Visit us at deltadentalins.com to search our dentist directory by location or specialty.

- **Easy to use your benefits.** When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us. Many non-Delta Dental dentists ask that you pay the entire cost up front and wait for reimbursement.

- **Delta Dental's Online Services make getting information quick and easy.** Access your benefits and eligibility, print ID cards and get information about your claims. And check out Delta Dental's oral health resources for tips and information that can help keep your smile healthy.

*In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.*
**Plan Benefit Highlights for:** Diocese of Pensacola - Tallahassee  
**Group No:** FL16314  
**Effective Date:** 4/1/2013

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Primary enrollee, spouse and eligible dependent children to age 25</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductibles</strong></td>
<td>$50 per person / $150 per family each calendar year</td>
</tr>
<tr>
<td>Deductibles waived for D &amp; P?</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Maximums</strong></td>
<td>$1,000 per person each calendar year</td>
</tr>
<tr>
<td>D &amp; P counts toward maximum?</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Waiting Period(s)</strong></td>
<td>Basic Benefits 0 Months</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits and Covered Services*</th>
<th>Delta Dental PPO dentists**</th>
<th>Non-Delta Dental PPO dentists**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventive Services (D &amp; P)</td>
<td>100 %</td>
<td>100 %</td>
</tr>
<tr>
<td>Exams, cleanings, x-rays</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>80 %</td>
<td>80 %</td>
</tr>
<tr>
<td>Amalgam and resin based filings, simple tooth extractions sealants, space maintainers</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Endodontics (root canals)</strong></td>
<td>80 %</td>
<td>80 %</td>
</tr>
<tr>
<td>Covered Under Basic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Periodontics (gum treatment)</strong></td>
<td>80 %</td>
<td>80 %</td>
</tr>
<tr>
<td>Covered Under Basic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Oral Surgery</strong></td>
<td>80 %</td>
<td>80 %</td>
</tr>
<tr>
<td>Covered Under Basic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Crowns, inlays, onlays and cast restorations, bridges and dentures</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontic Benefits</strong></td>
<td>50 %</td>
<td>50 %</td>
</tr>
<tr>
<td>Dependent children to age 19</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontic Maximums</strong></td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Lifetime</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* 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, Premier contracted fees for Premier dentists and 90th percentile 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.
Go online for fast, easy, convenient services

Our website* makes it easy for you to manage your dental plan. Tools, services, information, forms — you'll find everything you need just a click away.

1. Log in to:
   - Check benefits, eligibility and claims status
   - Go paperless with electronic dental benefit statements
   - Print your ID card
   - Find the average cost of a dental procedure in your area

2. Find a dentist:
   - Select your plan
   - Enter options such as state and ZIP code
   - Search for a dentist and link to a map with driving directions

3. SmileWay® Wellness Site
   Read articles, watch videos, find a glossary of dental terms and subscribe to our free dental health e-newsletter

4. Oral health quizzes
   Assess your risk for cavities and gum disease and learn how to prevent them

5. Just for kids
   See our kids’ website also available at MySmileKids.com

*The website deltadentalins.com is the home of the Delta Dental companies listed on the reverse side and their subsidiaries and affiliates. For other Delta Dental companies, visit the Delta Dental Plans Association website at deltadental.com.
Q: How do I log in to the website?
A: Simply enter your user name and password in the designated boxes and submit. If you don’t already have a user name or password, click the “Register Today” link to complete the quick three-step registration process:
1. Select “Enrollee” for your user type.
2. Enter your name and other information in the form.
3. Choose a user name and password to complete your registration.

Q: How can I contact Delta Dental through the website?
A: Yes. You don’t have to log in to contact us from the website. Simply click on “Contact us” at the top of the home page and follow the appropriate links for your plan. You’ll be presented with a number of contact options, including an Online Customer Service Request Form for specific issues.

Q: What if I have trouble logging in to the website?
A: If you have problems, use the Online Services Login Customer Service Form to contact us for assistance. You can find the form on the “Individuals & Enrollees” page of the website. Scroll down the “Individuals & Enrollees” page to find the Forms box on the right-hand side of the page. You can find the Online Services Login Service link at the end of the Customer Service Forms section.

Q: What if I don’t have Internet access?
A: You can check your benefits, eligibility and claim information on our interactive voice response telephone line or speak to a Customer Service representative Monday through Friday, by calling Delta Dental toll-free. For DeltaCare® USA enrollees, please call 800-422-4234. For Delta Dental PPO™ and Delta Dental Premier® enrollees, call the appropriate Customer Service number listed on the left side of this page.

Q: How can I check on the average cost of a dental procedure in my area?
A: Log in by entering your user name and password and click on “Fee Finder” in the main navigation menu.

Q: How current is the information in the online dentist directory?
A: The “Find a Dentist” directory is updated daily.

Q: What if I have more questions?
A: For detailed instructions on checking your benefits and eligibility, finding a dentist, printing an ID card and submitting a claim form, visit the “Use Your Dental Plan” page of our website for these and other helpful topics.