

Olin – Gold Plan

The Protection of Two Networks

Delta Dental has a unique two-tiered system of participating providers: **Delta Dental PPOSM Network** and the **Delta Dental Premier[®] Network**. Our networks are critical in our ability to deliver quality care while maximizing cost savings for our clients and their employees.

- **Delta Dental PPOSM Network** offers access to over 107,000 dentists in over 293,000 locations throughout the country.
- **Delta Dental Premier[®] Network** offers access to over 158,000 dentists in over 368,000 locations.

Both networks are offered side by side in a Delta Dental PPOSM Program.

Delta Dental PPO SM Program (Plan Pays)			
Coverage Type	Delta Dental PPO SM Network Providers	Delta Dental Premier [®] Network Providers	Out-of-Network Providers
Type A - Preventive	100%	100%	100%
Type B – Basic Restorative	80%	80%	80%
Type C – Major Restorative	50%	50%	50%
Type D – Orthodontics	50%	50%	50%

While both **Delta Dental PPOSM Network** and **Delta Dental Premier[®] Network** providers agree to Delta Dental policies and cost containment features, *discounts are “deeper” in the Delta Dental PPOSM Network*. Therefore, out-of-pocket expenses will be lower by choosing a **Delta Dental PPOSM Network** provider.

Delta Dental PPOSM Network Providers	<ul style="list-style-type: none"> • Delta Dental Contracted Provider • Deepest Discounted Fees • No Balance Billing • No Claim Forms • Direct Dentist Reimbursement
Delta Dental Premier[®] Network Providers	<ul style="list-style-type: none"> • Delta Dental Contracted Provider • Discounted Fees • No Balance Billing • No Claim Forms • Direct Dentist Reimbursement
Out-of-Network Providers	<ul style="list-style-type: none"> • Not Under Contract With Delta Dental • No Discounted Fees • Balance Billing is Possible • Some Dentists May Not File Claims • Patient Reimburses Dentist

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Delta Dental PPO SM Program		Delta Dental PPO SM Network Providers	Delta Dental Premier [®] Network Providers	Out-of-Network Providers
Deductible	<ul style="list-style-type: none"> • Applies to Basic and Major Services 	\$50 per Person, \$150 Maximum per Family	\$50 per Person, \$150 Maximum per Family	\$50 per Person, \$150 Maximum per Family
Annual Benefit Maximum	<ul style="list-style-type: none"> • Applies to Preventive, Basic and Major Services 	\$1,500 per Person	\$1,500 per Person	\$1,500 per Person
Preventive Services	<ul style="list-style-type: none"> • Prophylaxis (cleanings) • X-rays • Oral examinations • Periodontal maintenance • Space maintainers • Topical fluoride treatments • Emergency palliative treatment • Sealants 	100% No Deductible	100% No Deductible	100% No Deductible
Basic Services	<ul style="list-style-type: none"> • Fillings • Periodontics, surgical and non-surgical • Endodontics • Extractions, simple and surgical • General anesthesia 	80%	80%	80%
Major Services	<ul style="list-style-type: none"> • Bridges • Dentures • Inlays, onlays and crowns • Oral surgery (excluding extractions) • Implants and bone grafts 	50%	50%	50%
Orthodontia	<ul style="list-style-type: none"> • Ortho for all eligible participants • \$1,500 Lifetime Maximum 	50% No Deductible	50% No Deductible	50% No Deductible

Please refer to the summary plan descriptions for complete benefit details, exclusions, limitations and frequency limitations. The specific Plan Document supersedes this summary.

Locate a participating dentist

To determine if a dentist participates with Delta Dental or to select a participating dentist in your area:

- Search online at www.deltadentalmo.com.
- Call Delta Dental's Customer Service at **800-335-8266**, or **314-656-3001**.
- **In order to receive the maximum benefit, ask your dentist if he or she participates in the **Delta Dental PPOSM Network**.**
- *If your dentist does not participate in the **Delta Dental PPOSM Network**, ask if he or she participates in the **Delta Dental Premier[®] Network**.*