

# Delta Dental PPO<sup>sm</sup>

Groups with 2 - 50 subscribers Best Seller | January 1, 2023

This is our most popular plan design and network. Plan benefits deliver comprehensive dental coverage including preventive, restorative and major treatments. Delta Dental PPO offers easy access to care through the largest directly-contracted PPO dental networks in Washington State and the nation. Our network size, quality and reduced treatment costs help members keep out-of-pocket costs low.

Coinsurance Options		Calendar Year	Calendar Year	Additional Orthodontia
Delta Dental PPO Network	Delta Dental Premier® Network (or Non-Participating dentist*) Individual	Deductible Options (Individual/Family) Waived for Class I	Maximum Options	Coverage Option: Children or Adult and Children (Minimum Group Size 10)
100/90/60	100/80/60	\$0/\$0	\$1,000	50% to \$1,000
100/90/50	100/80/50	\$25/\$75	\$1,500	50% to \$1,500
100/80/50	80/70/40	\$50/\$150	\$2,000	50% to \$2,000
			\$2,500	50% to \$3,000
			\$4,000*	50% to \$3,000

<sup>\*</sup> If nonparticipating charges are more than Delta Dental maximum allowable fees, the employee is responsible for paying the balance.

### CLASS I:

- Exams, Cleanings, Routine X-rays
- Periodontal Maintenance (covered up to 4 times a year under certain qualifying circumstances)
- Fluoride and sealant coverage for children and adults
- Services do not accumulate toward annual maximum.

## **CLASS II:**

- Fillings (Posterior composites covered as a standard benefit)
- Root Canals, Extractions, Sedation, Oral Surgery
- Periodontics (surgery & root planing)
- Fabrication of athletic mouth guard covered for dependents age 6 through 18

### **CLASS III:**

- Crowns, Dentures, Partials, Bridges
- Implants

#### **PLAN HIGHLIGHTS:**

- TMJ coverage included \$1,000 annual maximum,
  \$5.000 lifetime maximum
- No "missing tooth clause" or pre-existing conditions
- No late entrant provisions or waiting periods
- Dependents eligible through age 25

Please contact your Sales Executive for groups with 51 or more enrolled subscribers for plan options.

This is a summary of benefits only and does not constitute a contract. Please contact your Delta Dental sales executive for more information



Delta Dental of Washington

<sup>\*</sup> Available only with limited coinsurance, deductible, and orthodontia options.

# Delta Dental PPO™

# **UNDERWRITING GUIDELINES:**

# Eligibility

 Coverage available to employees as determined by the group

# **Participation**

- For 2 to 9 groups: Employee participation is 100% of all eligible employees or tied to the company's medical plan; dependent participation is 50% of all eligible dependents or tied to the company's medical plan
- For 10 to 50 groups: Employee participation is 75% enrollment of all eligible employees or tied to the company's medical plan; dependent participation is 50% enrollment of all eligible dependents or tied to the company's medical plan

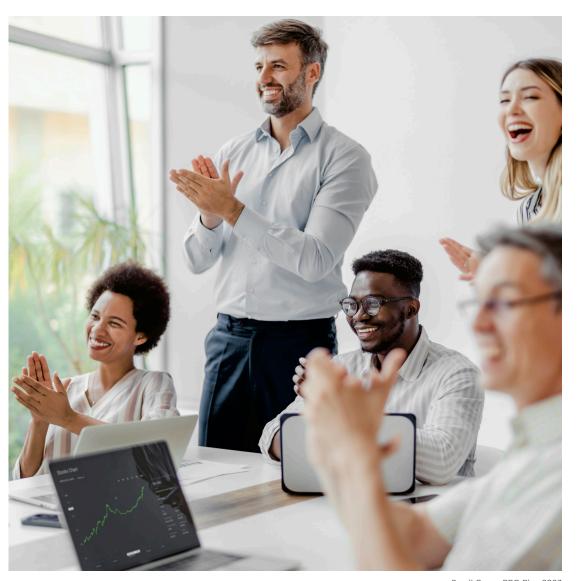
### **Rate Guarantee**

One-year rate guarantee

Please contact your Sales Executive for groups with 51 or more enrolled subscribers for plan options.

GroupSales@DeltaDentalWA.com

WESTERN WASHINGTON: 206.528.5335 EASTERN WASHINGTON: 800.564.8832



Small Group PPO Plan 2023

PAGE 2

