

Delta Dental PPO™

Family dental PPO
for small businesses

Plan year 2027



More choices, more savings

Enrollees can choose any dentist and save more by staying in-network

Is a Delta Dental PPO plan right for my business?

Delta Dental PPO plans are great if you like to offer enrollees plenty of options when it comes to dental care. With access to the largest network in the country¹, Delta Dental PPO plans let enrollees:

- Choose any dentist, though they'll save the most at a Delta Dental PPO dentist.
- See specialists without referrals.
- Stay on top of their oral health with low cost or covered exams and cleanings.

Underwriter

Delta Dental of California
P.O. Box 660138
Dallas, TX 75266

Claims and Correspondence

P.O. Box 997330
Sacramento, CA 95899

Customer Service

800-471-0173
www1.deltadentalins.com/exchange

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How does Delta Dental PPO work?

Delta Dental PPO is a dental insurance plan that helps enrollees pay for covered dental services. After enrollees meet their annual deductible (a set dollar amount they pay out of pocket), Delta Dental will pay a portion of their bill (up to the annual maximum).² Enrollees won't need an ID card to get care. They just give their information to their dentist and the dentist can find their coverage.

- Enrollees can visit any dentist for care, but save the most with a Delta Dental PPO dentist. PPO dentists accept reduced fees and won't charge enrollees more than their expected share of the bill.
- Kids can use their full benefits immediately. Adults may have a waiting period for some services. Check the plan highlights for details or [**the Health Care Exchange \(Marketplace\) plans page**](#) for more information.

When you want a plan that will help cover costs while offering enrollees the freedom to see the dentist of their choice, choose a Delta Dental PPO plan.

This benefit information is only a summary and is not intended to replace or serve as the plan policy. Please [**consult the Evidence of Coverage \(EOC\)**](#) for a description of plan benefits, limitations and exclusions. In the event of any inconsistency between this document and the plan Evidence of Coverage (EOC), the terms of the policy will prevail. View the complete benefits overview, limitations and exclusions, or call **800-471-0173**.

¹ Delta Dental Premier is the largest dentist network nationwide based on total unique dentists, as of September 2023, according to Zelis Network360.

² For adult benefits, enrollees are responsible for all charges once they reach the plan maximum.

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Family Dental PPO for Small Businesses

Plan Highlights^{1, 2}

Deductibles and Maximums per Contract Year	Pediatric Benefits (up to age 19)				Adult Benefits (age 19 and older)			
	In-Network		Out-of-Network		In-Network		Out-of-Network	
Deductible Per enrollee Family	\$75 \$150		\$75 \$150		\$50 NA		\$50 NA	
Deductible Waived for Diagnostic and Preventive Services	Yes		Yes		Yes		Yes	
Annual Benefit Limit Maximum the plan will pay each year for services per person.	None		None		\$1,500			
Out-of-Pocket Maximum After this amount is reached, the plan pays 100% of the remaining covered services for that year.	\$350 for one pediatric enrollee \$700 for two or more pediatric enrollees		None		NA		NA	
Covered Services	Delta Dental Pays	Enrollee Pays	Delta Dental Pays	Enrollee Pays	Delta Dental Pays	Enrollee Pays	Delta Dental Pays	Enrollee Pays
Diagnostic and Preventive Services	100%	0%	90%	10%	100%	0% if covered	90%	10% if covered
Basic Services	80%	20%	70%	30%	80%	20%	70%	30%
Major Services	50%	50%	50%	50%	50%	50%	50%	50%
Orthodontic Services Medically necessary (requires prior authorization)	50%	50%	50%	50%	Not a benefit		Not a benefit	
Waiting Periods Major Services	None		None		6 months, waived with proof of prior coverage		6 months, waived with proof of prior coverage	

¹ Reimbursement to dentists is based on contracted fees. Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Please refer to your plan Policy for complete limitations and exclusions for this plan.

² Coverage may not be available in all areas. If applicable, service areas are detailed in the limitations and exclusions.

Can you read this document? If not, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Please call (TTY: 711).

¿Puede leer este documento? Si no es así, tiene a su disposición servicios gratuitos de asistencia lingüística. También se ofrecen sin cargo ayudas y servicios auxiliares adecuados para proveer información en formatos accesibles. Llame (servicio de retransmisión TTY deben llamar al 711). (Spanish)

您能否读懂这份文件？如果不能，我们可为您提供免费的语言协助服务。同时也免费提供适当的辅助用具和服务，以提供无障碍格式的信息。敬请来电 (TTY: 711)。(Chinese)

Kaya mo bang basahin ang dokumentong ito? Kung hindi, may mga magagamit kang libreng serbisyo para sa tulong sa wika. Mayroon ding mga libreng naaangkop na auxiliary aid at serbisyo para magbigay ng impormasyon sa mga accessible na format. Mangyaring tumawag (TTY: 711). (Tagalog)

Quý vị có đọc được tài liệu này không? Nếu không, quý vị có thể sử dụng dịch vụ hỗ trợ ngôn ngữ miễn phí. Các dịch vụ và hỗ trợ bổ sung thích hợp để cung cấp thông tin ở các định dạng để tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi điện (TTY: 711). (Vietnamese)

이 문서를 읽을 수 있습니까? 그렇지 않은 경우, 무료 언어 지원 서비스를 이용할 수 있습니다. 정보를 이해할 수 있는 형식으로 제공하기 위한 적절한 보조 도구 및 서비스도 무료로 제공됩니다. (TTY: 711) 번으로 전화해 주십시오. (Korean)

Կարո՞ղ եք կարդալ այս փաստաթուղթը: Եթե ոչ, ապա Ձեզ հասանելի են անվճար լեզվական օգնության ծառայություններ: Մատչելի ձևաչափերով տեղեկատվություն տրամադրելու համար համապատասխան օժանդակ միջոցներն ու ծառայությունները նույնպես հասանելի են անվճար: Խնդրում եմ զանգահարել (TTY` 711): (Armenian)

می‌توانید این سند را بخوانید؟ اگر نمی‌توانید، خدمات کمک زبانی به‌صورت رایگان در دسترس شما قرار دارد. امکانات و خدمات کمکی مناسب برای ارائه اطلاعات در قالب‌های دسترسی‌پذیر نیز به‌صورت رایگان در اختیارتان قرار دارد. لطفاً تماس بگیرید (Persian Farsi) (TTY: 711)

هل تستطيع قراءة هذا المستند؟ إذا كنت لا تستطيع قراءته، فإنه تتوفر لك خدمات مساعدة لغوية مجانية. تتوفر مجاناً أيضاً خدمات ووسائل مساعدة مناسبة لتقديم المعلومات بتنسيقات ملائمة لذوي الاحتياجات الخاصة. يرجى الاتصال هاتفياً (Arabic) (TTY: 711)

Можете ли вы прочитать этот документ? Если нет, воспользуйтесь бесплатными услугами языковой поддержки. Кроме того, предусмотрены бесплатные вспомогательные средства и услуги по предоставлению информации в доступных форматах. Позвоните (телетайп: 711). (Russian)

क्या आप यह दस्तावेज़ पढ़ सकते हैं? यदि नहीं तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। सुलभ प्रारूपों में जानकारी उपलब्ध कराने के लिए उपयुक्त सहायक साधन और सेवाएं भी निःशुल्क उपलब्ध हैं। कृपया कॉल करें (TTY: 711)। (Hindi)

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ਕੀ ਤੁਸੀਂ ਇਹ ਦਸਤਾਵੇਜ਼ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹਨ। ਸੁਵਿਧਾਜਨਕ ਫਾਰਮੈਟ ਵਿੱਚ ਜਾਣਕਾਰੀ ਦੇਣ ਲਈ ਉਚਿਤ ਸਹਾਇਕ ਸਾਧਨ ਅਤੇ ਸੇਵਾਵਾਂ ਵੀ ਮੁਫਤ ਵਿੱਚ ਉਪਲਬਧ ਹਨ। ਕਿਰਪਾ ਕਰਕੇ ਕਾਲ ਕਰੋ (TTY: 711)। (Punjabi)

Koj nyeem puas tau daim ntaub ntawv no? Yog tias tsis tau no, ces yuav muaj kev pab cuam txhais lus pab dawb rau koj. Cov khoom pab thiab cov kev pab cuam ntxiv uas tsim nyog los muab ntaub ntawv qhia paub ua hom ntaub ntawv uas siv tau kuj yuav muaj yam tsis tsub nqi dab tsi ntxiv. Thov hu rau (TTY: 711). (Hmong)

តើ អ្នកអាចអានឯកសារនេះបានទេ? ប្រសិនបើ មិនបានទេ សេវាជំនួយផ្នែកភាសាឥតគិតថ្លៃអាចរកបានសម្រាប់អ្នក។ ជំនួយ និងសេវាជំនួយដែលសមស្របដើម្បីផ្តល់ព័ត៌មានក្នុងទម្រង់ដែលអាចងាយប្រើបាន ក៏អាចរកបានដោយឥតគិតថ្លៃផងដែរ។ សូមហៅទូរសព្ទទៅ (TTY: 711)។ (Cambodian)

คุณสามารถอ่านเอกสารนี้ได้หรือไม่ หากไม่สามารถอ่านได้ บริการช่วยเหลือด้านภาษาโดยไม่มีค่าใช้จ่ายพร้อมให้บริการ นอกจากนี้ ยังมีอุปกรณ์ช่วยเหลือและบริการเสริมที่เหมาะสมโดยไม่เสียค่าใช้จ่าย เพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้ กรุณาติดต่อ (TTY: 711) (Thai)

Èske ou ka li dokiman sa a? Si w pa kapab, gen sèvis asistans lengwistik gratis ki disponib pou ou. Gen èd ak sèvis oksilyè ki apwopriye pou bay enfòmasyon nan fòma aksesib ki disponib tou gratis. Tanpri rele (TTY: 711). (Haitian Creole)

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Jesteś w stanie przeczytać ten dokument? Jeśli nie, możesz skorzystać za darmo z bezpłatnych usług pomocy językowej. Odpowiednie pomoce dodatkowe i usługi zapewniające dostarczanie informacji w formatach dla osób ze specjalnymi potrzebami są również dostępne bezpłatnie. Prosimy o kontakt telefoniczny (TTY: 711). (Polish)

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צי קענט איר לייענען די דאקומענט? אויב ניט, זענען דא אומזיסטע שפראך הילף סערוויסעס פאר אייך צו באקומען. נאך הילפ מיטלען און סערוויסעס אייך צו גיבן אינפארמאציע אין א פארמאט וואס ארבעט פאר אייך ווערן אויך צוגעשטעלט. ביטע רופט (Yiddish) (TTY) 711

Díí naaltsoos baa nitsáháskeesgo shíł yá'áhoot'é? Doo shíł łahgo át'é da, t'áá ánooldó' t'óó' baa áhání bik'í'diilyaago baa nitsáhákeesgo at'é. Ákót'éego bee áháya t'áá áłtso bá hólónígíí dóó yá'át'éehígíí bee náníká be'elya, dóó t'áá ánooldó' bila' ashíí. T'áá shá naaltsoos bikáá' ách'í' haasdzíí dooleet (TTY: 711) (Navajo)