



DELTA DENTAL PPOSM: YOUR SMILE IS COVERED

GO PPO!

You can visit any licensed dentist under this plan, but you'll maximize plan value by selecting a Delta Dental PPO¹ dentist. PPO network dentists have agreed to reduced contracted rates and can't "balance bill" you for additional fees.² Find a dentist at deltadentalins.com.³

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 PPO dentist near you.

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.

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



NON-DELTA
DENTAL DENTISTS

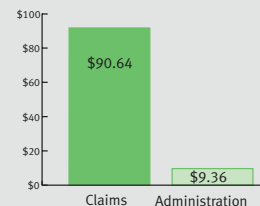
Maryland law requires we make the following statement:

Our compensation to physicians who offer health care services to our insured members or enrollees may be based on a variety of payment mechanisms such as fee-for-service payments, salary or capitation. Bonuses may be used with these various types of payment methods. If you desire additional information about our methods of paying physicians, or if you want to know which method(s) apply to your physician, please call Delta Dental at 800-932-0783 or write to: Delta Dental of Pennsylvania, One Delta Drive, Mechanicsburg, PA 17055.

Please note that the benefit payments made by Delta Dental to dentists, other dental care providers or enrollees are based on fee-for-service 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.

Where your dental benefits premium goes

Amount of every \$100 in premiums used to pay for claims and administration*



* for the year ending December 31, 2014

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

¹ In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

² Enrollees are responsible for any coinsurance, deductible, amount over the plan maximum and charges for non-covered services.

³ Verify that your dentist is a contracted Delta Dental PPO network dentist before each appointment.

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.



deltadentalins.com/enrollees



WE KEEP YOU SMILING[®]

Plan Benefit Highlights for: Board of County Commissioners of Washington County, Maryland

Group No: 04568

Eligibility	Primary enrollee, spouse and eligible dependent children to the end of the month dependent turns age 26
Deductibles	<p>Low Plan: \$50 per person / \$150 per family each plan year</p> <p>High Plan: PPO Dentist: \$50 per person / \$150 per family each plan year Non-PPO Dentist: \$100 per person / \$300 per family each plan year</p>
Deductibles waived for Diagnostic & Preventive (D & P)?	Only for PPO Dentist under High Plan
Maximums	\$1,000 per person each plan year
Prophylaxes (cleanings) counts toward maximum?	No

Benefits and Covered Services**	Low Plan		High Plan	
	Delta Dental PPO dentists [†]	Non-PPO dentists [†] (Delta Dental Premier [®] and Non-Delta Dental Dentists)	Delta Dental PPO dentists [†]	Non-PPO dentists [†] (Delta Dental Premier and Non-Delta Dental Dentists)
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants	80 %	80 %	100 %	80 %
Basic Services Fillings	80 %	80 %	90 %	70 %
Endodontics (root canals)	80 %	80 %	90 %	70 %
Periodontics (gum treatment)	80 %	80 %	90 %	70 %
Oral Surgery	80 %	80 %	90 %	70 %
Major Services Crowns, inlays, onlays and cast restorations	50 %	50 %	80 %	60 %
Prosthodontics Bridges, dentures and implants	50 %	50 %	80 %	60 %

** 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.

† 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
of Pennsylvania
One Delta Drive
Mechanicsburg, PA 17055

Customer Service
800-932-0783
(Business Hours: 8 am to 8 pm ET)

Claims Address
P.O. Box 2105
Mechanicsburg, PA 17055-2105

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.