

# Delta Dental PPO™ Plans — Employer-Paid for 5-99 Employees or Voluntary (Employee-Paid) for 5-300 Employees

| Network Name   | Delta Dental PPO™   |  |                                |  |  |
|--|---|--|--------------------------------|--|--|
| Plan name  | Active — Option A <sup>†</sup>  | Active — Option B <sup>†</sup>   | Active — Option C <sup>†</sup> | Passive <sup>†</sup>   |  |
| Deductible <sup>††</sup>   | Choice of \$0, \$25 or \$50 annual per person; limited to three per family  |  |                                |  |  |
| Annual maximum benefit   | Choice of \$1,000, \$1,250, \$1,500, \$2,000, \$2,500 or \$5,000 per person |  |                                |  |  |
| Networks   | PPO   Premier   OON   |  |                                |  |  |
| Type I — Diagnostic and Preventive Care — No deductible. No benefit waiting period.  |   |  |                                |  |  |
| Exams and cleanings  | 100%   80%   80%  | 100%   80%   80%   | 100%   90%   90%               | 100%   100%   100%   |  |
| Fluoride applications  | 100%   80%   80%  | 100%   80%   80%   | 100%   90%   90%               | 100%   100%   100%   |  |
| Sealants   | 100%   80%   80%  | 100%   80%   80%   | 100%   90%   90%               | 100%   100%   100%   |  |
| X-rays   | 100%   80%   80%  | 100%   80%   80%   | 100%   90%   90%               | 100%   100%   100%   |  |
| Type II — Basic Dental Care — Deductible applies. No benefit waiting period.   |   |  |                                |  |  |
| Amalgam or composite fillings — choice of all teeth or six front only  | 90%   70%   70%   | 80%   60%   60%  | 50%   30%   30%                | 80%   80%   80%  |  |
| Simple extractions   | 90%   70%   70%   | 80%   60%   60%  | 50%   30%   30%                | 80%   80%   80%  |  |
| Denture repair and recementation of crowns and bridges   | 90%   70%   70%   | 80%   60%   60%  | 50%   30%   30%                | 80%   80%   80%  |  |
| Endodontic/periodontic/<br>complex oral surgery*   | Choice of<br>90%   70%   70%<br>or move to Type III<br>60%   50%   50%      | Choice of<br>80%   60%   60%<br>or move to Type III<br>50%   30%   30% | 50%   30%   30%                | Choice of<br>80%   80%   80% or<br>move to Type III<br>50%   50%   50% |  |
| Optional Type III — Major Dental Care — Deductible applies. Choice of 0-, 6- or 12-month benefit waiting period.   |   |  |                                |  |  |
| Crowns   | 60%   50%   50%   | 50%   30%   30%  | 50%   30%   30%                | 50%   50%   50%  |  |
| Prosthodontics/dentures/bridges  | 60%   50%   50%   | 50%   30%   30%  | 50%   30%   30%                | 50%   50%   50%  |  |
| Implant Coverage   | 60%   50%   50%   | 50%   30%   30%  | 50%   30%   30%                | 50%   50%   50%  |  |
| Optional Type IV — Orthodontic Benefits** — No deductible. Choice of 0-, 6-, or 12-month benefit waiting period for Contributory. 12-month waiting period applies for Voluntary. |   |  |                                |  |  |
| Orthodontic services   | 50%   50%   50%   |  |                                |  |  |
| Lifetime maximum benefit   | Matches annual maximum (up to \$2,500)                                      |  |                                |  |  |

#### OON = Out-of-Network

NOTE: All small business plans include Right Start 4 Kids\*, which provides 100% coverage for children up to age 13 for diagnostic and preventive and basic and major services, with no deductible, when visiting an in-network dentist. See plan provisions for exclusions and limitations.

<sup>†</sup>Members may visit any dentist but reimbursement will be based on Delta Dental's PPO allowance. Premier dentists may balance bill the difference between the PPO and Premier allowances. <sup>††</sup>Voluntary plans do not have the choice of a \$0 deductible. \*If moved to Type III, selected benefit waiting period applies. \*\*Orthodontic coverage is available to groups with 10 or more employees enrolled. If orthodontic benefits are selected, you have the choice of coverage for dependent children up to age 19, or adults and dependent children.

### Delta Dental PPO Plus Premier™ Plans —

## Employer-Paid 5-99, Voluntary 5-300 Employees

| Network Name   | Delta Dental PPO Plus Premier™  |  |  |  |  |
|--|---|--|--|--|--|
| Plan name  | Passive   | Active - Option 1  | Active - Option 2  |  |  |
| Deductible <sup>†</sup>  | Choice of \$0, \$25 or \$50 annual per person; limited to three per family  |  |  |  |  |
| Annual maximum benefit   | Choice of \$1,000, \$1,250, \$1,500, \$2,000, \$2,500 or \$5,000 per person |  |  |  |  |
| Networks   | PPO   Premier   OON   |  |  |  |  |
| Type I — Diagnostic and Preventive Care — No deductible. No benefit waiting period.  |   |  |  |  |  |
| Exams and cleanings  | 100%   100%   100%  | 100%   100%   100%   | 100%   90%   90%   |  |  |
| Fluoride applications  | 100%   100%   100%  | 100%   100%   100%   | 100%   90%   90%   |  |  |
| Sealants   | 100%   100%   100%  | 100%   100%   100%   | 100%   90%   90%   |  |  |
| X-rays   | 100%   100%   100%  | 100%   100%   100%   | 100%   90%   90%   |  |  |
| Type II — Basic Dental Care — Deductible applies. No benefit waiting period.   |   |  |  |  |  |
| Amalgam or composite fillings — choice of all teeth or six front only  | 80%   80%   80%   | 90%   80%   80%  | 80%   70%   70%  |  |  |
| Simple extractions   | 80%   80%   80%   | 90%   80%   80%  | 80%   70%   70%  |  |  |
| Denture repair and recementation of crowns and bridges   | 80%   80%   80%   | 90%   80%   80%  | 80%   70%   70%  |  |  |
| Endodontic/periodontic/<br>complex oral surgery*   | Choice of<br>80%   80%   80% or move<br>to Type III<br>50%   50%   50%      | Choice of<br>90%   80%   80% or<br>move to Type III<br>60%   50%   50% | Choice of<br>80%   70%   70% or<br>move to Type III<br>50%   50%   50% |  |  |
| Optional Type III — Major Dental Care — Deductible applies. Choice of 0-, 6- or 12-month benefit waiting period.   |   |  |  |  |  |
| Crowns   | 50%   50%   50%   | 60%   50%   50%  | 50%   50%   50%  |  |  |
| Prosthodontics/<br>dentures/bridges  | 50%   50%   50%   | 60%   50%   50%  | 50%   50%   50%  |  |  |
| Implants   | 50%   50%   50%   | 60%   50%   50%  | 50%   50%   50%  |  |  |
| Optional Type IV — Orthodontic Benefits** — No deductible. Choice of 0-, 6-, or 12-month benefit waiting period for Contributory. 12-month waiting period applies for Voluntary. |   |  |  |  |  |
| Orthodontic services   | 50%   50%   50%   |  |  |  |  |
| Lifetime maximum benefit   | Match annual max (up to \$2,500)  |  |  |  |  |

#### OON = Out-of-Network

NOTE: All small business plans include Right Start 4 Kids\*, which provides 100% coverage for children up to age 13 for diagnostic and preventive and basic and major services, with no deductible, when visiting an in-network dentist. See plan provisions for exclusions and limitations.

<sup>†</sup>Voluntary plans do not have the choice of a \$0 deductible. \*If moved to Type III, selected benefit waiting period applies. \*\*Orthodontic coverage is available to groups with 10 or more employees enrolled. If orthodontic benefits are selected, you have the choice of coverage for dependent children up to age 19, or adults and dependent children.



## aXcess™ Plans — Employer-Paid for 2-49 Employees

| Network Name  | Delta Dental PPO Plus Premier™ |                 |  |  |  |
|---|--------------------------------|-----------------|--|--|--|
| Plan name   | aXcess™ 25 <sup>†</sup>        | aXcess™ 50*     |  |  |  |
| Deductible  | \$50 lifetime, per person      |                 |  |  |  |
| Annual maximum benefit  | \$2,000 per person             |                 |  |  |  |
| Networks  | PPO   Premier   OON            |                 |  |  |  |
| Type I — Diagnostic and Preventive Care — No deductible. No benefit waiting period.     |                                |                 |  |  |  |
| Exams and cleanings   | 100%   100%   100%             |                 |  |  |  |
| Fluoride applications   | 100%   100%   100%             |                 |  |  |  |
| Sealants  | 100%   100%   100%             |                 |  |  |  |
| X-rays  | 100%   100%   100%             |                 |  |  |  |
| Type II — Basic Dental Care — Deductible applies. No benefit waiting period.            |                                |                 |  |  |  |
| Amalgam or composite fillings — all teeth   | 80%   80%   80%                |                 |  |  |  |
| Simple extractions  | 80%   80%   80%                |                 |  |  |  |
| Denture repair and recementation of crowns and bridges                                  | 80%   80%   80%                |                 |  |  |  |
| Type III — Major Dental Care — Deductible applies. No benefit waiting period.           |                                |                 |  |  |  |
| Endodontic/periodontic/<br>complex oral surgery   | 25%   25%   25%                | 50%   50%   50% |  |  |  |
| Crowns  | 25%   25%   25%                | 50%   50%   50% |  |  |  |
| Prosthodontics/<br>dentures/bridges   | 25%   25%   25%                | 50%   50%   50% |  |  |  |
| Implants  | 25%   25%   25%                | 50%   50%   50% |  |  |  |
| Type IV — Orthodontic Benefits <sup>†</sup> — No deductible. No benefit waiting period. |                                |                 |  |  |  |
| Orthodontic services  | 25%   25%   25%                | N/A             |  |  |  |
| Lifetime maximum benefit  | \$500                          | N/A             |  |  |  |

OON = Out-of-Network

NOTE: All small business plans include Right Start 4 Kids\*, which provides 100% coverage for children up to age 13 for diagnostic and preventive and basic and major services, with no deductible, when visiting an in-network dentist. See plan provisions for exclusions and limitations.

\*aXcess 50 is only available to groups with two to four eligible employees. †aXcess 25 covers orthodontic services for adults and dependent children.