

Delta Dental PPO™ Advantage 400 plan

Plan ¹	Advantage 400	
Network/fee basis	PPO ²	
Coinsurance for:	PPO	Non-PPO
Diagnostic and preventive (D&P) services	100%	
Basic services	80%	
Endodontics/periodontics/oral surgery	80%	
Major services	50%	
Calendar year deductible (waived for D&P)	\$50 per enrollee/\$150 per family	
Calendar year maximum	\$1,000, \$1,500, \$2,000, \$2,500 or \$3,000 per enrollee	
D&P Maximum Waiver ³	Optional. Available to employer-paid groups only	
Orthodontics	Optional. Child-only or adult and child at 50%	
Orthodontic lifetime maximum	\$1,000 or \$1,500 per enrollee	

Underwriting information

Available from 0-100% contribution. Voluntary: 0-49.9% employer contribution.
Employer-paid: 50-100% contribution

Group size restrictions

2-4 (Employer-paid or Voluntary)	Annual maximum is limited to \$1,000 or \$1,500. Orthodontics not available
5-49 Voluntary	Annual maximum is limited to \$1,000 or \$1,500
2-99 Voluntary	No D&P Maximum Waiver

Voluntary waiting periods

Endodontics, Periodontics, Orthodontics, Oral Surgery and Major Services subject to a 12-month waiting period for voluntary groups. Waived for all initial employees on groups with proof of prior comprehensive dental coverage.

¹ This benefit information is only a summary and not intended or designed to replace or serve as the plan contract. Please contact your general agent or Delta Dental sales representative for complete information.

² Reimbursement for all dentists will be based on the PPO contracted fee.

³ D&P services will not apply toward the enrollee's calendar year maximum.

Delta Dental PPO™ is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc. In Texas, Delta Dental PPO provides a dental provider organization (DPO) plan.