

DELTA DENTAL OF CALIFORNIA

Client Name: UNIVERSITY OF CALIFORNIA

Group No.: 3999 & 4999

BENEFIT HIGHLIGHTS FOR DELTA DENTAL PPO (Effective 1/1/2011)

Delta Dental offers you what no other dental plan can – The Delta Dental DifferenceSM. Here's what makes us a leading provider of dental benefits:

- **Exceptional Cost Savings** – Our networks protect enrollees from balance billing and prevent dentists from charging more by “unbundling” services that should be billed as one service. Your costs are usually lowest when you visit a Delta Dental dentist.
- **Guaranteed Coinsurance/Copayment** – Delta Dental dentists agree to accept our determination of fees. They won't balance bill over Delta Dental's approved amount.
- **Professional Treatment Standards** – Delta Dental reviews utilization patterns and office practices to ensure that Delta Dental dentists meet professional standards for safety and quality of care.

The Delta Dental PPO program allows you the freedom to visit any licensed dentist, including a dentist from our Delta Dental Premier[®] indemnity network. However, there are advantages to visiting a Delta Dental PPO network dentist instead of a Premier or non-Delta Dental dentist. Consider the information below:

IN-PPO NETWORK	OUT-OF-PPO NETWORK
DELTA DENTAL PPO DENTISTS	DELTA DENTAL PREMIER [®] DENTISTS & NON-DELTA DENTAL DENTISTS
You will usually pay the lowest amount for services when you visit a Delta Dental PPO dentist. PPO dentists agree to accept a reduced fee for PPO patients.	You are responsible for the difference between the amount Delta Dental pays and the amount your non-Delta Dental dentist bills. You will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist. Premier dentists may not balance bill above Delta Dental's approved amount, so your out-of-pocket costs may be lower than with non-Delta Dental dentists' charges.
You are charged only the patient's share* at the time of treatment. Delta Dental pays its portion directly to the dentist.	Non-Delta Dental dentists may require you to pay the entire amount of the bill in advance and wait for reimbursement. Premier dentists charge you only the patient's share* at the time of treatment.
PPO dentists will complete claim forms and submit them for you at no charge.	You may have to complete and submit your own claim forms, or pay your non-Delta Dental dentist a service fee to submit them for you.** Premier dentists will complete claim forms and submit them for you at no charge.

SAMPLE CLAIM SAVINGS

	IN-PPO NETWORK	OUT-OF-PPO NETWORK	
	DELTA DENTAL PPO DENTISTS	DELTA DENTAL PREMIER DENTISTS	NON-DELTA DENTAL DENTISTS
Dentist bills (submitted charge)	\$180.00	\$180.00	\$180.00
Delta Dental's agreed upon fee	\$90.00	\$130.00	No fee agreement with Delta Dental
Delta Dental's payment 50%	\$45.00	\$65.00	\$55.00
Patient share*	\$45.00	\$65.00	\$125.00
Patient savings (over non-Delta Dental dentist patient share)	\$80.00	\$60.00	N/A

* Patient's share is the coinsurance/copayment, any remaining deductible, any amount over the annual maximum and any services your plan does not cover.

** If you visit a non-network dentist, Delta Dental will send the benefit payment directly to you. You are responsible for paying the non-network dentist's total fee, which may include amounts in excess of your share of your plan's contract allowance.

The following information is not intended or designed to replace or serve as an Evidence of Coverage or Summary Plan Description for the program. If you have specific questions regarding benefit structure, limitations or exclusions, consult your company's benefits representative.

BENEFIT HIGHLIGHTS FOR DELTA DENTAL PPO

WHO'S ELIGIBLE	Primary enrollee, spouse, and eligible dependent children to age 26 (includes domestic partner of same or opposite gender)			
DEDUCTIBLES	\$50 per person, per calendar year			
DEDUCTIBLE WAIVED FOR DIAGNOSTIC & PREVENTIVE?	Yes			
ANNUAL MAXIMUM	The maximum benefit paid per calendar year is \$1700 per person in-network The maximum benefit paid per calendar year is \$1500 per person out-of-network			
WAITING PERIOD(S)	Basic Benefits None	Crowns & Casts None	Orthodontics None	Prosthodontics None

BENEFITS AND COVERED SERVICES*	In-PPO Network**	Out-Of-PPO Network**
DIAGNOSTIC & PREVENTIVE BENEFITS -- Oral examinations***, routine cleanings, x-rays, fluoride treatment, space maintainers, specialist consultations	100 %	100 %
BASIC BENEFITS -- Fillings, root canals, periodontics (gum treatment), tissue removal (biopsy), oral surgery (extractions) -- Sealants – Effective 1/1/09 - for first permanent molars through age 9 and second permanent molars through age 15 (Deductible waived on Sealants)	80 % 100 %	75 % 75 %
CROWNS, OTHER CAST RESTORATIONS -- Crowns, inlays, onlays and cast restorations	50 %	50 %
PROSTHODONTICS -- Bridges, partial dentures, full dentures, implants	50 %	50 %
ORTHODONTIC BENEFITS adults and dependent children	50 %	50 %
ORTHODONTIC MAXIMUMS	\$1500 Lifetime Maximum for patients under age 26 \$500 Lifetime Maximum for patients age 26 and over	\$1500 Lifetime Maximum for patients under age 26 \$500 Lifetime Maximum for patients age 26 and over
TEMPOROMANDIBULAR JOINT (TMJ) BENEFITS	\$500 Lifetime Maximum per person	\$500 Lifetime Maximum per person
NIGHT GUARD	\$500 Lifetime Maximum per person	\$500 Lifetime Maximum per person

* Limitations or waiting periods may apply for some benefits; some services may be excluded. Please refer to your Evidence of Coverage or Summary Plan Description for waiting periods and a list of benefit limitations and exclusions.

** Fees are based on PPO fees for in-network dentists and the maximum plan allowance (MPA) for out-of-network dentists. Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees.

*** Non routine examinations will be limited to 2 per calendar year. Routine, initial and periodic examinations will continue to be limited to one per calendar year.

Eff 2011: Coverage allowed for IV sedation and general anesthesia for oral surgery and select endodontic and periodontal procedures



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