

Which Dental Product Best Fits Your Company or Client Needs?

Product	Product Features	Coinsurance/Copayment Amounts	Deductibles	Product Advantages
Delta Dental PPOSM	Visit any licensed dentist	Enrollees pay a percentage for covered services. Patients usually have the lowest out-of-pocket expense when visiting a Delta Dental PPO dentist.	Deductibles are waived for diagnostic and preventive procedures.	Enrollees can visit any licensed dentist; however, they usually receive significant savings when visiting a PPO network dentist.
	Access to both Delta Dental PPO and Delta Dental Premier [®] networks (the largest dental network in the nation)			PPO and Premier dentists agree to limit fees to Delta Dental's allowances, which provides balance billing protection.
	Plan options with diagnostic and preventive services covered at 100%			Delta Dental pays PPO and Premier dentists directly so the enrollee is responsible only for his/her share of the cost at the time of treatment.
	Plan options with no waiting periods. Voluntary plan has a 12-month waiting period on major and ortho services.			Minimum of 5 primary enrollees with no minimum percentage participation requirement
	Customize the plan to best suit your needs. Choose: <ul style="list-style-type: none"> • Annual maximum • Child orthodontic benefits • Fee basis • Rate tier options • Contribution levels 			Plan options with no "missing tooth" exclusion Coverage for orthodontic extractions under oral surgery
DeltaCare[®] USA	Must select a DeltaCare USA dentist	Each procedure is listed with a specific copayment	None	Minimum of 3 primary enrollees with no percentage participation requirement
	All care is coordinated through your selected DeltaCare USA dentist			No deductibles No annual or lifetime maximums
	No waiting periods for services			Out-of-pocket costs for general dentistry procedures are clearly defined
	Coverage for all three phases of child orthodontics. Extraction for orthodontics is a covered benefit.			Minimal limitations and exclusions
	Comprehensive benefits – nearly 300 covered procedures			No claims forms to complete
	Full disclosure plans with no additional lab fees or material upgrade charges			Stable network of dentists Easy to switch DeltaCare USA dentists
	Out-of-area emergency care allowance up to \$100 per incident			Plans include coverage for additional cleanings and bleaching