Plan Benefit Highlights for:	PPO \$3,000 with Orthodontic
Group No:	Active, Retiree, and COBRA

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26			
Deductibles	In-Network: N/A			
	Out-of-Network: \$25 per person, \$75 per family, per plan year			
Deductibles waived for D & P?	In-Network: N/A Out-of-Network: No			
Maximums	The maximum benefit paid per calendar year is \$3,000 per person in-network***			
	The maximum benefit paid per calendar year is \$1,000 per person out-of-network			
Waiting Period(s)	Basic Benefits	Major Benefits None	Orthodontics None	
	None	ivone	ivone	

Benefits and Covered Services*	In-PPO Network**	Out-of-PPO Network**
Diagnostic & Preventive Services (D & P) Exams, 2 cleanings per cal-year, x-rays	100 %	50 %
Basic Services Fillings, simple tooth extractions, sealants	100 %	50 %
Endodontics (root canals) Covered Under Basic Services	100 %	50 %
Periodontics (gum treatment) Covered Under Basic Services	100 %	50 %
Oral Surgery Covered Under Basic Services	100 %	50 %
Major Services Crowns, inlays, onlays and cast restorations	100 %	50 %
Prosthodontics Bridges, dentures, implants	50 %	50 %
Orthodontic Benefits Dependent children only	100%	100%
Orthodontic Maximums	Separate \$500 Lifetime maximum per person	
Dental Accident Benefits	100% (separate \$1,000 maximum per person per calendar year)	

^{*} 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 program allowance for non-Delta Dental dentists.

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