

**Plan Benefit Highlights for: CITY OF PALO ALTO**

**Group No: 02795**

**Effective Date: 1/1/2013**

In this incentive plan, Delta Dental pays 70% of the PPO contract allowance for covered diagnostic, preventive and basic services and 70% of the PPO contract allowance for crowns and casts during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

<b>Eligibility</b>	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26				
<b>Deductibles</b>	No deductible				
<b>Maximums</b>	In-network: \$2,100 per person each calendar year Out-of-network: \$2,000 per person each calendar year				
<b>Waiting Period(s)</b>	Basic Services None	Crowns & Casts None	Prosthodontics None	Implants None	Orthodontics None

<b>Benefits and Covered Services*</b>	<b>Delta Dental PPO dentists** In-PPO Network</b>	<b>Non-PPO dentists** Out-of-PPO Network</b>
<b>Diagnostic &amp; Preventive Services (D &amp; P)</b> Exams, cleanings, x-rays	70 to 100 %	70 to 100 %
<b>Basic Services</b> Fillings, simple tooth extractions, sealants, Occlusal/Night Guard	70 to 100 %	70 to 100 %
<b>Endodontics</b> (root canals) Covered Under Basic Services	70 to 100 %	70 to 100 %
<b>Periodontics</b> (gum treatment) Covered Under Basic Services	70 to 100 %	70 to 100 %
<b>Oral Surgery</b> Covered Under Basic Services	70 to 100 %	70 to 100 %
<b>Crowns and Casts</b> Crowns, inlays, onlays and cast restorations	70 to 100 %	70 to 100 %
<b>Prosthodontics</b> Bridges and dentures	50 %	50 %
<b>Implants</b>	50 %	50 %
<b>Orthodontic Benefits</b> adults and dependent children	50 %	50 %
<b>Orthodontic Maximums</b>	\$ 2,000 Lifetime	\$ 2,000 Lifetime

\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted 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.

Delta Dental of California 100 First St. San Francisco, CA 94105	<b>Customer Service</b> 800-765-6003	<b>Claims Address</b> P.O. Box 997330 Sacramento, CA 95899-7330
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**deltadentalins.com**

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

# Delta Dental PPO<sup>SM</sup> – Easy, Friendly, Accessible

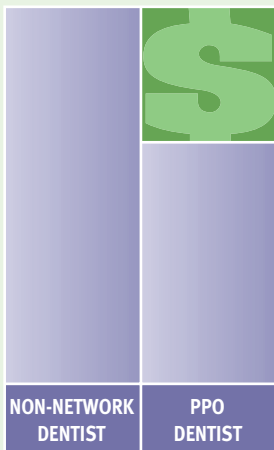


We'll do whatever it takes and then some.

Greatest potential savings when you visit a Delta Dental PPO dentist

## OUT-OF-POCKET COSTS

SAVE LESS    SAVE MORE



AMOUNT YOU SAVE  
AMOUNT YOU PAY

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO\* plan makes it easy for you to find a dentist, and easy to control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- **Save money with a Delta Dental PPO dentist.** Our PPO network dentists accept reduced fees for covered services they provide you, so you'll usually pay the least when you visit a PPO network dentist. This also ensures Delta Dental PPO dentists won't balance bill you the difference between the contracted amount and their usual fee.
- **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest when you see a PPO dentist.
- **Many network dentists to choose from.** Since Delta Dental offers access to some of the largest dentist networks in the U.S., chances are there's a wide choice of network dentists near your home or office. Four out of five dentists nationwide are contracted Delta Dental dentists, giving more enrollees convenient access to more dentists. Visit us at [deltadentalins.com](http://deltadentalins.com) to search our dentist directory by location or specialty.
- **Easy to use your benefits.** When you visit a Delta Dental dentist, pay only your portion for services. Delta Dental dentists will file claim forms for you and receive payment directly from us. Many non-Delta Dental dentists ask that you pay the entire cost up front and wait for reimbursement.
- **Delta Dental's Online Services make getting information quick and easy.** Access your benefits and eligibility, print ID cards and get information about your claims. And check out Delta Dental's oral health resources for tips and information that can help keep your smile healthy.

\* In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

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