Keep Smiling Delta Dental PPOTM

SURANCE TRUST



Save with PPO

Visit a dentist in the PPO¹ network to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at **deltadentalins.com/ITDR**.

Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at **deltadentalins.com/ITDR**.

Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim — we'll handle the rest.

Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.⁴ Log in to your online account to find this date or call **855-251-0971** to speak to a representative.

Get LASIK and hearing aid discounts

With access to QualSight and Amplifon Hearing Health Care⁵, you can save as much as 50% on LASIK procedures and more than 60% on hearing aids. To take advantage of these discounts, call QualSight at **855-248-2020** and Amplifon at **1-888-488-1179**.

Check in with ease

You'll receive your Delta Dental ID cards in the mail. You can also simply provide your name, birth date and enrollee ID or Social Security number to your dental office. If your family members are covered under your plan, they'll need your information. Or, simply log in to your account to view or print an extra ID card.

Save with a PPO dentist



¹ In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

- ² You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.
- ³ You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.
- ⁴ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.
- ⁵ Vision corrective services and Amplifon's hearing health care services are not insured benefits. Delta Dental makes the vision corrective services program and hearing health care services program available to you to provide access to the preferred pricing for LASIK surgery and for hearing aids and other hearing health services.

Plan Benefit Highlights for: Insurance Trust for Delta Retirees, Inc.

Group No: 21058

Eligibility	Primary enrollee and spouse			
Deductibles	\$60 per person each calendar year			
Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics?	Yes			
Maximums	\$2,000 per person each calendar year			
D & P counts toward maximum?	Yes			
Waiting Period(s)	Basic Services None	Major Services None	Prosthodontics None	Orthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**	
Diagnostic & Preventive Services (D & P)	100 %	100 %	
Exams, cleanings and x-rays			
Basic Services Fillings and denture repair/reline /rebase	70 %	70 %	
Endodontics (root canals) Covered Under Basic Services	70 %	70 %	
Periodontics (gum treatment) Covered Under Basic Services	70 %	70 %	
Oral Surgery Covered Under Basic Services	70 %	70 %	
Major Services Crowns, inlays, onlays and cast restorations	50 %	50 %	
Prosthodontics Bridges, dentures and implants	50 %	50 %	
Orthodontic Benefits Adults	50 %	50 %	
Orthodontic Maximums	\$2,500 Lifetime	\$2,500 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, Delta Dental Premier® contracted fees for Premier dentists and the program allowance for non-Delta Dental dentists.

Delta Dental Insurance Company 1130 Sanctuary Parkway, Suite 600 Alpharetta, GA 30009 Customer Service 855-251-0971 Claims Address P.O. Box 1809 Alpharetta, GA 30023-1809

deltadentalins.com/ITDR

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.

Effective Date: 01/01/2021