



ABOUT THE DELTA DENTAL PREMIER MANAGED FEE-FOR-SERVICE TABLE PROGRAM

This plan allows you to:

- ◆ Visit any licensed dentist of your choice
- ◆ Change dentists at any time
- ◆ Go to a dental specialist of your choice
- ◆ Receive dental care anywhere in the world

Under the Delta Dental Premier table plan, you may visit any licensed dentist you wish. There are more than 24,300 dentist locations in California — 92% of all dental locations statewide — and almost 160,000 dentist locations nationwide. There are several advantages to choosing a Delta dentist:

DELTA DENTIST	NON-DELTA DENTIST
Claim forms are completed and submitted for you at no charge.	You may have to complete and submit your own claim forms or pay a service fee.
Your dentist has agreed to abide by our determination of the allowed fee — you're responsible only for the patient share.*	You are responsible for the difference if your dentist charges more than our allowed fees.
You may be charged only the patient share* at the time of treatment, not Delta's portion.	You may have to pay the entire bill at the time of treatment and wait for reimbursement.

* "Patient share" is the copayment, any deductible and any amount over the annual maximum. Some services may not be covered; please refer to your Evidence of Coverage. Some examples of services not covered are cosmetic dentistry, experimental procedures and services to correct congenital malformations.

THE DELTA DENTAL PREMIER TABLE PLAN IS EASY TO USE

With the Delta Dental Premier table plan, you know in advance exactly how much you're covered for. Just refer to your table of allowances and you can see how much the plan covers for each dental service. You are responsible for the portion of the fee not covered by the allowance. The Delta Dental Premier table plan allows you to budget for your annual dental costs in advance. When you go to the dentist, you can have the peace of mind of knowing that a defined amount of your treatment is already paid for.

To use the plan, just call the dental office of your choice and make an appointment. During your first appointment, give your dentist your group number, which is at the top of this page, and the primary enrollee's Social Security number.

For a list of Delta dentists in your area, search the dentist directory on our web site at www.deltadentalca.org. You can also check with your benefits administrator, who has a complete list of Delta dentists.

Visit our web site to view your eligibility and benefits or print your own ID card. (Note: You do not need an ID card to verify coverage, make an appointment or receive treatment.) You also can have eligibility information faxed to you by calling toll-free (800) 765-6003.

Delta Dental of California offers you what no other dental plan can — The Delta Difference®. Here's what makes us unique:

- ◆ *Determination of fees.* Delta dentists agree to our determination of fees.
- ◆ *Copayments are guaranteed.* Delta dentists charge you only what we determine to be your share of the treatment cost. If your share is 20 percent, you pay 20 percent of the Delta-allowed fee — and no more.
- ◆ *We require professional treatment standards.* Delta dentists must meet professional standards for hygiene, radiation safety and other areas related to quality care.

These are just a few of the reasons that one in three Californians counts on Delta Dental for dental care benefits.

PRINCIPAL BENEFITS AND COVERED SERVICES*

WHO'S COVERED	Primary enrollee and spouse as well as dependent children to age 19 and full-time students to age 23
DEDUCTIBLES AND BENEFITS MAXIMUM	\$50 per person, \$150 per family per calendar year. The maximum benefit paid per calendar year is \$1000 per person.
DIAGNOSTIC AND PREVENTIVE BENEFITS* — oral examinations, cleanings, x-rays, examinations of tissue biopsy, fluoride treatment, space maintainers, specialist consultations	100% of Table of Allowances (no deductible applies for these services)
BASIC BENEFITS* — oral surgery (extractions), tissue removal (biopsy), fillings, root canals, periodontic (gum) treatment, sealants	100% of Table of Allowances
CROWNS AND OTHER CAST RESTORATIONS*	100% of Table of Allowances
PROSTHODONTIC BENEFITS* — bridges, partial dentures, full dentures	100% of Table of Allowances

**Please refer to your Evidence of Coverage for limitations on these benefits. Some examples of limitations on services are the number of cleanings and oral exams covered in a calendar year, and time limitations on filling and crown replacements. Note: Delta dentists are paid on a different fee base than non-Delta dentists. This may result in higher out-of-pocket costs to you when you visit a non-Delta dentist.*

SERVICES THAT ARE NOT COVERED

Although your plan covers many of the most commonly needed services, some services are not covered. If you are unsure whether a particular procedure is covered, or how much of it is paid for by your plan, check with Delta Dental before proceeding.

The following are *not* covered by the plan:

- ◆ Services for injuries or conditions that are covered under Workers' Compensation or Employer's Liability Laws
- ◆ Cosmetic surgery or dentistry or services to correct congenital malformation
- ◆ Experimental procedures
- ◆ Therapeutic drugs, premedication or pain relievers
- ◆ Hospital costs or extra charges for hospital treatment
- ◆ Anesthesia (except for general anesthesia for oral surgery)
- ◆ Extra-oral grafts, implants and implant removal
- ◆ Treatment related to the temporomandibular joint (TMJ)
- ◆ Orthodontic treatment

The preceding information is not intended for use as a summary plan description, nor is it designed to serve as an Evidence of Coverage for the plan.

This plan is administered by Delta Dental of California. If you have specific questions regarding benefit structure, limitations or exclusions, consult the Evidence of Coverage or contact Delta's Customer Service department.



For claims:
P.O. Box 997330
Sacramento, CA 95899-7330

For customer service:
(800) 765-6003

For automated or faxed eligibility/benefits information:
(800) 765-6003

For online eligibility/benefits information:
www.deltadentalca.org

For a list of Delta dentists:
www.deltadentalca.org