

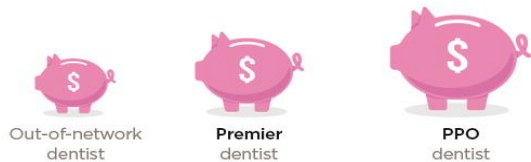


# DELTA DENTAL PPO®

## UNLEASH YOUR SMILE POWER™

### Why Go PPO

You may visit any licensed dentist, but you will save the most money by visiting a PPO dentist. That's because PPO dentists agree to accept lower reimbursements for services.



### Find A Dentist

It's easy to find a Delta Dental dentist near you with our provider search tool at [deltadentalaz.com](http://deltadentalaz.com) or in the Delta Dental Mobile App.

### Easy Benefits Coordination

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

### No ID Card Necessary

Just give your dental office your name and member ID. Don't know your member ID? Pull up an electronic ID card on your smartphone at the dentist's office by logging in to the Delta Dental Mobile App.

### Download The Mobile App

Access your benefits and view your ID card on-the-go with the Delta Dental Mobile App. It's free for Android and iOS!

### Know Your Coverage

New to the Delta Dental PPO plan? This plan covers treatment started and completed after your plan's effective date of coverage.<sup>1</sup> Your benefit summary and benefit booklet have specific details about covered treatments.

### Register Online

Sign up for the Member Connection at [deltadentalaz.com/member](http://deltadentalaz.com/member) to view benefits, eligibility and claims status or to check average dental costs in your area. You can also update your delivery preference for dental benefits statements (EOBs) and go paperless!

### Understand Common Dental Terms

It's our goal to make your benefits simple to use and easy to understand. Here are some common terms defined:

- **Annual Maximum** – The maximum dollar amount Delta Dental will pay toward the cost of dental care within a specific benefit period.
- **Deductible** – The amount you pay for covered dental services before Delta Dental begins to pay.
- **Coinurance** – The percentage of dental care expenses you pay after your deductible.
- **Predetermination** – A pre-treatment estimate that helps determine the cost of a recommended dental treatment.

<sup>1</sup> Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier will be responsible for any costs. Group-specific and other exceptions may apply. Enrollees currently undergoing active orthodontic treatment may be eligible to continue treatment. Refer to your benefit booklet for specific details about your plan.







## HOMEOWNER'S FINANCIAL GROUP

Proposed Effective Date: 11/01/2024

Plan Name: Delta Dental PPO<sup>SM</sup>

Your benefits are based on a Calendar Year

Quote Option: 1783

DELTA DENTAL PPO <sup>SM</sup>	
Covered Services	PPO Dentist, Premier <sup>®</sup> Dentist <sup>1</sup> and Out-of-Network Dentist <sup>1</sup>
Calendar Year Maximum Benefit (Combination of in and out-of-network)	\$3,000
Calendar Year Deductible (Combination of in and out-of-network)	\$50/\$150
Lifetime Orthodontia Maximum Benefit (Combination of in and out-of-network)	Child \$1,500
 Preventive Services	Delta Dental Pays
Exams	100%
Routine Cleanings	
Evidence-Based Third Cleaning	
Fluoride: For children to age 18	
Sealants: For children up to age 19	
X-rays	
Space Maintainers	
 Basic Services	Delta Dental Pays
Fillings	80% <sup>2</sup>
Emergency Treatment	
Periodontics: Treatment of gum disease	
Endodontics: Root canal treatment	
Oral Surgery: Simple extractions.	
Oral Surgery: Surgical extractions.	
 Major Services	Delta Dental Pays
Bridge and Denture Repair	50% <sup>2</sup>
Prosthodontics: Bridges, partial dentures, complete dentures	
Implants	
Restorative: Crowns, onlays, and inlays	
 Orthodontic Services	Delta Dental Pays
Benefit for children ages 8-19. Children must be banded prior to age 17.	50%

<sup>1</sup>Members may incur higher out-of-pocket costs when seeing a Premier or Non Delta Dental dentist. See below.

<sup>2</sup>Deductible applies to these services.

**BENEFITS ARE SUBJECT TO ALL PROVISIONS, TERMS & CONDITIONS OF THE GROUP CONTRACT**

Dependent Age Limit: 26 | Predetermination recommended for services over \$250.

### How Can We Help You?

**Member Portal**  
[deltadentalaz.com/member](https://deltadentalaz.com/member)

**Dentist Search**  
[deltadentalaz.com/provider-search](https://deltadentalaz.com/provider-search)

**Customer Service**  
(800) 352-6132

## COVERED DENTAL SERVICES

### PREVENTIVE SERVICES

- Exams, evaluations or consultations: Two in a benefit year.
- Routine Cleanings: Two per benefit year. One difficult cleaning may be exchanged for one routine cleaning. However, the difficult cleaning is limited to once in a 5-year period.
- Evidenced-Based Third Cleaning: A third routine cleaning per benefit year is allowed for covered persons who are pregnant or diagnosed with diabetes, high risk cardiac conditions, head and neck radiation, renal dialysis or suppressed immune systems.
- Topical Application of Fluoride: For children to age 18 - Two per benefit year.
- Sealants: For children up to age 19 - Once in a 2 year period for permanent molars and bicuspid.
- Full mouth/Panorex or vertical bitewings X-rays: One every 3 years.
- Bitewing X-rays: Two per benefit year.
- Periapical X-rays: As needed.
- Space Maintainers: For missing posterior primary (baby) teeth up to age fourteen (14).

### BASIC SERVICES (Deductible applies to these services.)

- Fillings: Silver amalgam on all teeth and synthetic tooth color fillings on front teeth only. One per surface every two years.
- Emergency (Palliative Treatment): Treatment for the relief of pain.
- Periodontics: Treatment of gum disease - Non-surgical once every two years.
- Endodontics: Root canal treatment (permanent teeth). Pulpotomy primary (baby) teeth.
- Oral Surgery: Simple extractions.
- Oral Surgery: Surgical extractions.

### MAJOR SERVICES (Deductible applies to these services.)

- Bridge and Denture Repair: Repair of such appliances to their original condition, including relining of dentures.
- Prosthodontics: Bridges, partial dentures, complete dentures - 5 year interval from the date the procedure was last performed.
- Implants: Implants are only a benefit to replace a single missing tooth once in a 5 year interval from the date the procedure was last performed.
- Restorative: Crowns, onlays, and inlays - 5 year interval from the date the procedure was last performed.

### ORTHODONTIC SERVICES

- Benefit for children ages 8-19. Children must be banded prior to age 17. Payable in two payments - upon initial banding and 12 months after. The orthodontic maximum is separate from the annual maximum for your other dental benefits.

### DENTIST PAYMENTS

The **Delta Dental PPO plan** leverages the PPO network. While members can see any licensed dentist, they'll have the lowest out-of-pocket costs when they see a PPO dentist.

- **PPO Dentist** -- These in-network dentists agreed to accept lower reimbursement for services so members save the most money.
- **Premier Dentist** -- These in-network dentists also accept discounted reimbursement for services, but their discount is not as steep. Members can be billed for the difference between the PPO dentist fee and the Premier dentist fee.
- **Out-of-Network Dentist** -- These dentists have not agreed to discount their rates for service, so members who see an out-of-network dentist will have the highest out-of-pocket costs. Members are responsible for paying the full fee charged by the dentist and can submit for reimbursement at the non-participating table of allowance.

