



DELTA DENTAL PPOSM : YOUR SMILE IS COVERED

GO PPO

Visit a PPO¹ dentist 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.⁴

ACCESS ONLINE SERVICES

Get information about your plan anytime, anywhere by signing up for an Online Services account at deltadentalins.com. This free service lets you check benefits and eligibility information, find a network dentist and more.

CHECK IN WITH EASE

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or social security number. If your family members are covered

under your plan, they will need your name, birth date and enrollee or social security number. Prefer to take a paper or electronic ID card with you? Simply sign in to Online Services, where you can view or print your card with the click of a button. If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.

UNDERSTAND TRANSITION OF CARE

Did you start on a dental treatment plan before your PPO coverage kicked in? Multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.⁵ You can find this date by logging in to Online Services.

NEWLY COVERED? Visit deltadentalins.com/welcome.

SAVE WITH A PPO DENTIST



PPO



NON-PPO

LEGAL NOTICES: Access federal and state legal notices related to your plan at deltadentalins.com/about/legal/index-enrollee.html

¹ In Texas, Delta Dental Insurance Company offers 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 plan maximums and charges for non-covered services.

⁴ Verify that your dentist is a PPO dentist before each appointment.

⁵ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier are responsible for any costs. Group- and state-specific exceptions may apply. Enrollees currently undergoing active orthodontic treatment 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.

Copyright © 2015 Delta Dental. All rights reserved.
HL_PPO_2c01 #92056R (rev. 10/15)



deltadentalins.com/enrollees



WE KEEP YOU SMILING[®]

Delta Dental Small Business Program
Benefit Highlights for: K&N Management
Group No: 05914-00189

Plan: PPO Vol 1

Effective Date: January 1, 2016

Eligibility	Primary enrollee, spouse and eligible dependent children to age 26	
Calendar Year Deductible	\$50 per person / \$150 per family	
Deductible waived for D&P?	Yes	
Calendar Year Maximum	\$1,000 per person	
Benefits and Covered Services*	Delta Dental PPOSM dentists**	Delta Dental Premier & Non-Delta Dental dentists**
First Year		
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays	100%	100%
Basic Services Fillings, sealants, denture repairs	80%	80%
Second Year***		
Endodontics (root canals) Covered under major services	50%	50%
Periodontics (gum treatment) Covered under major services	50%	50%
Oral Surgery (surgical procedures) Covered under major services	50%	50%
Major Services Crowns, inlays, onlays and cast restorations, bridges, implants	50%	50%
Orthodontic Services Children only to age 26	Not a benefit	Not a benefit
Orthodontic Maximum (per person, per calendar year, not to exceed the lifetime maximum)	N/A	N/A
	N/A	N/A

* 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 plan allowance for non-Delta Dental dentists.

***Covered benefits only following 12 months of continuous enrollment in this plan. Waiting period may be waived for initial group enrollment, please consult your benefits administrator.

Delta Dental Insurance Company
 1130 Sanctuary Parkway, Suite 600
 Alpharetta, GA 30009

Customer Service
 800-521-2651

Claims Address
 P.O. Box 1809
 Alpharetta, GA 30023-1809

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.