

Plan Benefit Highlights for: County of Santa Cruz (Core Plan)

Group No: 07638 - 00011, 00012 & 09003

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|---|---|------------------------|------------------------|
| Eligibility | Primary enrollee, spouse (includes domestic partner) and eligible dependent children to the end of the month dependent turns age 26 | | |
| Deductibles | \$50 lifetime per person | | |
| Deductibles waived for Diagnostic & Preventive (D & P)? | No | | |
| Maximums | \$1,200 per person each calendar year | | |
| Waiting Period(s) | Basic Benefits None | Major Benefits None | Prosthodontics None |

| Benefits and Covered Services* | Delta Dental PPO dentists** In-PPO Network | Non-PPO dentists** Out-of-PPO Network |
|--|---|--|
| Diagnostic & Preventive Services (D & P) Exams, cleanings and x-rays | 100 % | 80 % |
| Basic Services Fillings, simple tooth extractions, posterior composite restorations and sealants | 100 % | 80 % |
| Endodontics (root canals) | 100 % | 80 % |
| Periodontics (gum treatment) | 100 % | 80 % |
| Oral Surgery | 100 % | 80 % |
| Major Services Crowns, inlays, onlays and cast restorations | 60 % | 50 % |
| Prosthodontics Bridges and dentures | 60 % | 50 % |
| Temporomandibular Joint (TMJ) Benefits | 100 % | 80 % |
| TMJ Maximums | \$1,000 Lifetime | \$1,000 Lifetime |
| Dental Accident Benefits | 100 % (Separate \$1,000 maximum per person each calendar year) | |

* 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.

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| Delta Dental of California 100 First St. San Francisco, CA 94105 | Customer Service 800-765-6003 | Claims Address 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.

Keep Smiling

Delta Dental PPOSM



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.⁴

Set up an online account

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

Check in without an ID card

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 information. 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.

Coordinate dual coverage

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? Generally, 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



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 We recommend verifying before each appointment that your dentist is a PPO dentist.

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 is 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.

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