DELTA DENTAL®

Get to know your benefits

DPO from Delta Dental

Choose a DPO dentist

Visit a dentist in the DPO network to maximize your savings.[1] These dentists have agreed to contracted rates, and you won't get charged more than your share.[2] Find a DPO dentist at **deltadentalins.com**.

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**.

Check in without your 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. Dependents on your plan will use your information. Prefer to have an ID card? Simply log in to your account to view or print your card.

Understand common dental terms

- **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
- **Coinsurance:** The percentage of dental care expenses you pay after your deductible, if applicable
- **Pre-treatment estimate:** The estimated cost of a recommended dental treatment

Get more from your coverage

Learn more about your plan, get oral health tips and exclusive discounts on health care products and services. Scan the QR code or visit **www1.deltadentalins.com/members.html** to get started.

[1] You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-DPO dentist. Network dentists are paid contracted fees.

[2] 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.

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

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Benefit Highlights: DPO from Delta Dental

Plan Benefit Highlights for: Elara Caring - High Plan
Group Number: 24200 **Effective Date:** 1/1/2027

Benefits	Delta Dental DPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Deductibles per member / per family each calendar year	$50/ $150	$50/ $150	$50/ $150
Deductibles waived for Diagnostic & Preventive?	Yes, for all Dentists		
Deductibles waived for Orthodontics?	Yes, for all Dentists		
Maximums Per member each calendar year	$2,000	$2,000	$2,000
D&P counts toward maximum?	Yes, for all Dentists		

Covered Services*	Delta Dental DPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D&P) Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
Basic Services Fillings and Simple Extractions	80%	80%	80%
Endodontics Root Canals	50%	50%	50%
Periodontics Surgical and Non-Surgical Periodontics	50%	50%	50%
Oral Surgery	50%	50%	50%
Major Services Crowns, Inlays, Onlays and Cast Restorations	50%	50%	50%
Prosthodontics Bridges, Dentures and Denture Repair/Reline/Rebase	50%	50%	50%
Implants Implant Services	50%	50%	50%
Orthodontic Services Adults and Dependent Children	50%	50%	50%
Orthodontic Maximums	$1,500 Lifetime	$1,500 Lifetime	$1,500 Lifetime

For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).

* Limitations 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 DPO contracted fees for DPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

Delta Dental Insurance Company	Customer Service	Claims Address
1130 Sanctuary Parkway, Suite 600 Alpharetta, GA 30009	800-521-2651 deltadentalins.com	P.O. Box 1809 Alpharetta, GA 30023-1809

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.