



Delta Dental PPOSM and Delta Dental Premier[®]

Douglas County Group #923797

A Snapshot of Your Coverage *

Service & Description	Delta Dental PPO	Delta Dental Premier	Non-Participating**
Diagnostic & Preventive Services Exams & cleanings, x-rays, fluoride treatments, space maintainers, sealants	80%	80%	80%
Basic Services Emergency treatment for relief of pain, amalgam restorations (silver fillings) and composite resin restorations (white fillings). Posterior composite resins receive an alternate allowance of an amalgam restoration.	80%	80%	80%
Endodontics Pulpotomies on primary teeth for dependent children, root canal therapy on permanent teeth	80%	80%	80%
Periodontics Surgical/Nonsurgical periodontics	80%	80%	80%
Oral Surgery Surgical/Nonsurgical extractions, all other oral surgery	80%	80%	80%
Major Restorative Crowns, TMJ	60%	60%	60%
Prosthetic Repairs Cast restoration, denture, and bridge repairs	80%	80%	80%
Prosthetic Adjustments Denture adjustments	60%	60%	60%
Prosthetics Dentures (full and partial), bridges	60%	60%	60%
Orthodontics Treatment for the prevention/correction of malocclusion, available for all covered members	60%	60%	60%
Deductible Per person per calendar year			
No deductible for diagnostic and preventive services, basic services, endodontics, periodontics, oral surgery or orthodontics		\$25	
Calendar Year Plan Maximum Per person		\$1,250	
Lifetime Ortho Maximum Per eligible covered person		\$1,500	
Eligible Dependents	Spouse and dependent children up to age 26		

*This is a summary of benefits only and does not guarantee coverage. For a complete list of covered services and limitations/exclusions, please refer to the Dental Benefit Plan Summary.

**Dentists who have signed a participating network agreement with Delta Dental have agreed to accept the maximum allowable fee as payment in full. Non-participating dentists have not signed an agreement and are not obligated to limit the amount they charge; the member is responsible for paying any difference to the non-participating dentists.

Welcome to Delta Dental

Welcome to Delta Dental of Nebraska. We've designed your dental plan so it is easy to use and gives you and your family maximum flexibility, network savings, an unparalleled commitment to service and peace of mind. Together with your employer, our goal is to help you maintain healthy, happy smiles all year round.

Prevention is the key to good long-term oral health

Our plans are designed to encourage you to visit the dentist and help ensure your basic dental needs are met in a timely, cost-effective manner.

Access to regular checkups and sound preventive care are key to long-term oral health. In addition to visiting your dentist for regular preventive care, talk to your dentist about your specific oral health needs. Your dental plan is intended only to help you pay for care—your dentist is the one who will help you determine your actual care needs.

Helpful Online Tools

As part of our commitment to your long-term oral health, we provide members free access to valuable oral health information and dental benefit tools through our Web site, www.deltadentalne.org.

Frequently Asked Questions

May I go to any dentist?

You have the freedom to see any dentist. However, dentists who participate in our Delta Dental PPO (formerly DeltaPreferred Option) or Delta Dental Premier networks have agreed not to charge more than our maximum allowable amount. This can result in lower out-of-pocket costs. Choosing a dentist in the Delta Dental PPO network may save you even more money. As an added convenience, you never have to file a claim when you use a participating dentist—the dentist files the claim for you.

Nationally, Delta Dental PPO has about 72,000 participating dentists. Delta Dental Premier is the largest dental network in the country with about 132,000 participating dentists.

How do I find a participating dentist?

Finding a participating dentist is easy. Simply visit www.deltadentalne.org and use our interactive Dentist Search tool or call Customer Service toll free at 1-866-827-3319.

What happens if I visit a non-participating dentist?

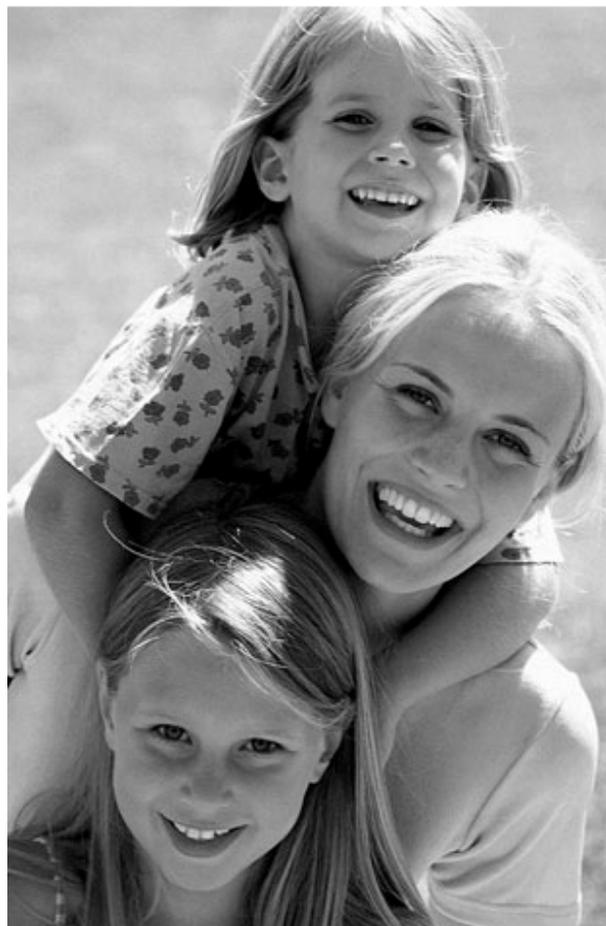
If dental services are received from a non-participating dentist, you will be responsible for paying the difference between our maximum allowable amount and what the dentist charges. You may be responsible for submitting your own claim. The address to submit claims is on the back of your Delta Dental ID card. In addition, reimbursement for covered services will be paid directly to you.

How is work in progress handled?

For services started prior to your effective date under the Delta Dental plan, payment of the claim is based on the service completion date.

How do I know how much I'll be responsible for?

For major dental procedures, the dentist can submit a pre-treatment estimate to Delta Dental of Nebraska for determination of benefits and financial responsibility prior to the service.



To learn more about your dental plan, please contact us toll free at 1-866-827-3319 or visit www.deltadentalne.org.

An innovator in oral health benefit plans, Delta Dental of Nebraska is a non-profit dental services company that administers self-insured and prepaid dental service plans. Delta Dental of Nebraska is headquartered in Omaha, Nebraska and is an authorized licensee of Delta Dental Plans Association of Oak Brook, Illinois.