

McKinney ISD

Dental Program

Group Number: 4370-0000



ABOUT DPO

The DPO (Dental Provider Organization) program from Delta Dental allows you to:

- ◆ Save on out-of-pocket expense when you visit a network dental office
- ◆ Visit any dentist of your choice — select a different dentist for each member of your family
- ◆ Change dentists at any time
- ◆ Go to a dental specialist of your choice
- ◆ Receive dental care anywhere in the world

The DPO program allows you to visit any licensed dentist you wish; however, the greatest cost savings are usually achieved by visiting a DPO dentist.

DPO DENTISTS	NON-DPO DENTISTS*
Your out-of-pocket expense will probably be less because DPO dentists have agreed to charge DPO patients reduced fees.	You may be responsible for the dentist's fees, which could be higher than those approved by Delta Dental.
Claim forms will be completed and submitted for you at no charge.	You may have to complete and submit your own claim forms or pay a service fee.
You may be charged only the patient share** at the time of treatment, not Delta Dental's portion.	You may have to pay the entire amount in advance and wait for reimbursement.

*If you do not choose to visit a DPO dentist, you may benefit by choosing a Delta Dental Premier® dentist over a non-Delta Dental dentist, since Premier dentists agree not to balance bill over Delta Dental's contract allowance.

***"Patient share" is the coinsurance, any deductible and any amount over the annual maximum. Some services may not be covered; please refer to your Evidence of Coverage. Some examples of services not covered are cosmetic dentistry, experimental procedure and services to correct congenital malformations.

DELTA DENTAL DPO IS EASY TO USE

DPO is a Dental Provider Organization program from Delta Dental Insurance Company. The program provides the maximum benefit when you visit a DPO dentist. DPO dentists are Delta Dental dentists who have agreed to charge DPO patients reduced fees.

To use your DPO program, just call the dental office and verify that the dentist is a DPO dentist.

For a list of dentists in your area, visit our web site at www.deltadentalins.com and click on dentist directory. Then, choose the Delta Dental DPO (DPO/PPO) dentist's link.

Delta Dental offers you what no other dental plan can — the Delta Dental Difference.

- ◆ Delta Dental dentists agree to charge you no more than the amount approved by Delta Dental.
- ◆ A nationwide network of Delta Dental dentists.
- ◆ *We require professional treatment standards.* Delta Dental dentists must meet professional standards for hygiene, radiation safety and other areas of quality care.

Sample Claim Payment

	DPO Dentist	Non-DPO Dentist*
Dentist Submitted Amount	\$120.00	\$120.00
Delta Dental Approved Amount	\$75.00	\$120.00
Delta Dental Allowed Amount	\$75.00	\$90.00
Delta Dental Payment (80%)	\$60.00	\$72.00
Patient Payment**	\$15.00	\$48.00

*If you do not choose to visit a DPO dentist, you may benefit by choosing a Delta Dental Premier dentist over a non-Delta Dental dentist, since Premier dentists agree not to balance bill.

**The difference between the Approved Amount and the Delta Dental payment.

PRINCIPAL BENEFITS AND COVERED SERVICES

	DPO Dentist	Non-DPO Dentist*
WHO'S COVERED	Primary enrollee and spouse as well as eligible dependent children to age 25	
DEDUCTIBLES	\$50 per person, \$150 per family, per plan year	
BENEFIT MAXIMUM	\$1,500 per person, per plan year	
ORTHODONTIC MAXIMUM	\$1,500 separate lifetime maximum per patient	
DIAGNOSTIC AND PREVENTIVE BENEFITS** -- Oral Examinations, emergency exams, cleanings, x-rays, fluoride treatment, space maintainers and sealants	100% of DPO fee schedule (no deductible applies to these services)	100% of UCR (Usual, Customary & Reasonable) (no deductible applies to these services)
BASIC BENEFITS** -- Oral surgery (extractions), fillings, denture repairs, restorations, endodontics (root canals) and periodontics (gum treatment)	80% of DPO fee schedule	80% of UCR (Usual, Customary & Reasonable)
MAJOR BENEFITS** -- Crowns, jackets and cast restorations, prosthodontic services (bridges, partial and full dentures)	50% of DPO fee schedule	50% of UCR (Usual, Customary & Reasonable)
ORTHODONTIC BENEFITS** For children	50% of DPO fee schedule	50% of UCR (Usual, Customary & Reasonable)

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§SERVICES THAT ARE NOT COVERED

Although your program covers many of the most commonly needed services, some services are not covered. If you are unsure whether a particular procedure is covered or how much of it is paid for by your program, check with Delta Dental before proceeding.

The following are not covered by the program:

- ◆ Services for injuries or conditions covered under Workers' Compensation or Employer's Liability Laws
- ◆ Cosmetic surgery or dentistry or services to correct congenital malformation
- ◆ Experimental procedures
- ◆ Therapeutic drugs, premedication or pain relievers
- ◆ Hospital costs or extra charges for hospital treatment
- ◆ Anesthesia (except for general anesthesia for oral surgery)
- ◆ Extra-oral grafts, implants and implant removal

The preceding information is not intended for use as a summary plan description nor is it designed to serve as an Evidence of Coverage for the program.

This program is administered by Delta Dental Insurance Company. If you have specific questions regarding benefit structure, limitations or exclusions, consult the Evidence of Coverage.



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Access Delta Dental's National Dentist Directory on the Internet.

Our Internet address is: www.deltadentalins.com