DELTA DENTAL®

Keep smiling

Delta Dental PPO™

Save with PPO

Visit a dentist in the PPO network to maximize your savings.[1] These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.[2] Find a PPO 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 an ID card

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and member ID or Social Security number. If your family members are covered under your plan, they'll need your information. Prefer to have an ID card? Simply log in to your account to view or print your card.

Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim — we'll handle the rest.

Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.[3] Log in to your online account to find this date.

Get LASIK and hearing aid discounts

With access to QualSight and Amplifon Hearing Health Care[4], you can save as much as 35% on LASIK procedures and more than 60% on hearing aids. To take advantage of these discounts, call QualSight at **855-248-2020** and Amplifon at **888-779-1429**.

Maryland law requires we make the following statement:

Our compensation to physicians who offer health care services to our insured members or enrollees may be based on a variety of payment mechanisms such as fee-for-service payments, salary or capitation. Bonuses may be used with these various types of payment methods. If you desire additional information about our methods of paying physicians or if you want to know which method(s) apply to your physician, call 800-932-0783 or write to: Delta Dental of Pennsylvania, One Delta Drive, Mechanicsburg, PA 17055.

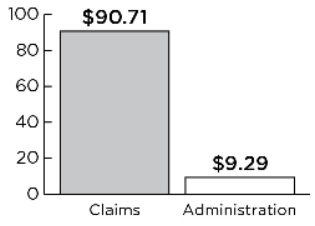
Please note that the benefit payments made by Delta Dental to dentists, other dental care providers or enrollees are based on fee-for-service payment mechanisms and do not include salary, capitation or bonuses.

In Maryland, Delta Dental PPO™ and Delta Dental Premier® are underwritten by Delta Dental of Pennsylvania, a not-for-profit dental service company.

FFS #258773B (rev. 02/25)

Where your dental benefits premium goes

Amount of every $100 in premiums used to pay for claims and administration for the year ending Dec. 31, 2024



[1] 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.

[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] 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. If you are currently undergoing active orthodontic treatment, you 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.

[4] Vision corrective services and Amplifon's hearing health care services are not insured benefits. Delta Dental makes the vision corrective services program and hearing health care services program available to you to provide access to the preferred pricing for LASIK surgery and for hearing aids and other hearing health services.

Legal notices: Access federal and state legal notices related to your plan at **deltadentalins.com > Privacy & Legal center**.

HL_PPO_MD #258773.10 (rev. 03/25)

Benefit Highlights: Delta Dental PPO ™

Plan Benefit Highlights for: Government Employees' Benefit Association (GEBA)
Group No: 07225

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).			
Deductibles*	None			
Maximums*	**Standard Plan:** $4,000 per person each calendar year **Enhanced Plan:** Unlimited			
D & P counts toward maximum?	**Standard Plan:** Yes **Enhanced Plan:** No			
Waiting Period(s)	Basic Services None	Major Services None	Prosthodontics None	Orthodontics None

	Standard Plan		Enhanced Plan	
Benefits and Covered Services**	**Delta Dental PPO dentists†**	**Non-Delta Dental PPO dentists†**	**Delta Dental PPO dentists†**	**Non-Delta Dental PPO dentists†**
Diagnostic & Preventive Services Exams, cleanings, x-rays and sealants	100 %	100 %	100 %	100 %
Basic Services Fillings	50 %	50 %	80 %	60 %
Endodontics (root canals) Covered Under Basic Services	50 %	50 %	80 %	60 %
Periodontics (gum treatment) Covered Under Basic Services	50 %	50 %	80 %	60 %
Oral Surgery Covered Under Basic Services	50 %	50 %	80 %	60 %
Major Services Crowns, onlays and cast restorations	35 %	20 %	50 %	40 %
Prosthodontics Bridges, dentures and implants	35 %	20 %	50 %	40 %
Orthodontic Benefits	50 % Dependent children to age 19		50 % Adults and dependent children to age 22	
Orthodontic Maximums	$1,000 Lifetime		Dependent Children: $3,000 Lifetime Adults: $2,000 Lifetime	

* If you switch plans during the calendar year your Deductible and Annual Maximum may be adjusted accordingly.
** Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.
† Reimbursement is based on PPO contracted fees for PPO dentists, PPO contracted fees for Premier dentists and PPO contracted fees for non-Delta Dental dentists.

Delta Dental of Pennsylvania
300 Corporate Center Drive, Suite 600
Camp Hill, PA 17011

Customer Service
800-932-0783

Claims Address
P.O. Box 2105
Mechanicsburg, PA 17055-6999

deltadentalins.com