

# Dentegra® Dental PPO

## Family Basic Plan

### **Be unstoppable.**

We believe your smile is a powerful asset. That's why we've focused on bringing you dental coverage with all the good stuff – affordable, simple, plus a first-rate network of dentists. Get a Dentegra plan today and show the world your smile.

### **Dentegra's got you covered**

We contract with top-notch dentists who can save you money compared to out-of-network dentists. Our dental plan is easy to understand and use – so you spend less time managing your dental plan and more time enjoying your life. Dentegra PPO:<sup>1</sup>

- Focuses on preventive care.
- Helps you save when you visit a Dentegra dentist.
- Gives you easy online access.

### **Sweet simplicity**

The Dentegra PPO plan pays a percentage of your costs for covered dental services. You are responsible for your portion, called coinsurance.<sup>2</sup> While we suggest you visit a Dentegra PPO dentist for the savings and quality our network offers, you can see any licensed dentist.

Dentegra is all about helping you go paperless, so there's no ID card to forget in your other wallet. You can either show your dental office your digital ID card on your smartphone, or simply provide your name, date of birth and social security or enrollee identification number. The office will handle the rest!

#84258 (06/15)



**Dentegra Insurance Company**  
100 First Street  
San Francisco, CA 94105

**Customer Service**  
800-503-4161  
dentegra.com

**Claims**  
P.O. Box 1850  
Alpharetta, GA 30023-1850

### The basics

- Dentegra PPO covers most diagnostic and preventive services such as checkups and cleanings.
- You'll likely have a deductible that must be met before the plan pays for services.<sup>3</sup>
- Dentegra dentists deal directly with us, so you won't have to mess with claims. When you visit an out-of-network dentist, you may need to submit the claim.
- Once we've been in touch with your dentist, we'll shoot you a statement so you'll have all the details and know what you owe the dentist.<sup>4</sup> Simple, right?

### Feel secure

Dental coverage is vital to your health and wallet. You could end up spending more than a year's worth of premium for major dental treatment. A Dentegra plan can help you stay on budget and avoid unwelcome surprises like missing work or school.

<sup>1</sup> In Texas, Dentegra Insurance Company underwrites a Dental Provider Organization (DPO) plan.

<sup>2</sup> Plus amounts for any applicable deductibles and for non-covered services. For adult benefits, once the plan maximum is reached, all charges are the responsibility of the patient.

<sup>3</sup> This benefit information is only a summary and is not intended or designed to replace or serve as the plan Policy. Please consult the Policy for a complete description of plan benefits, limitations and exclusions. In the event of any inconsistency between this document and the Policy, the terms and conditions of the Policy will prevail. To view a copy of the Policy, [click here](#) or call 800-503-4161.

<sup>4</sup> You may opt for online statements if you prefer, and you can change your statement option any time through our website.

## We're right there

Easily access your benefits and eligibility information, find a dentist, view or print an ID card and manage claims on your computer or mobile device. You'll also find handy dental wellness information.



Home



Office



On the go

# Dentegra® Dental PPO

## Family Basic Plan

Plan Highlights		Pediatric Benefits (up to age 21)		Adult Benefits (age 21 and older)	
<b>Deductibles &amp; Maximums per Calendar Year</b>					
<b>Deductible</b>	Enrollee	\$90 per pediatric enrollee		\$50	
	Family	None		\$150	
<b>Deductible Waived</b> <i>Deductible does not apply to these services</i>		n/a		n/a	
<b>Annual Maximum</b> <i>Maximum the plan will pay each year for services per person</i>		None		\$1,000	
<b>Out-of-Pocket Maximum</b> <i>After this amount is reached, the plan pays 100% of the remaining covered services for that year. Applies only to in-network services</i>		\$350 one pediatric enrollee/ \$700 two or more pediatric enrollees		n/a	
<b>Covered Services<sup>1</sup></b>		<i>Dentegra pays</i>	<i>Enrollee pays</i>	<i>Dentegra pays</i>	<i>Enrollee pays</i>
<b>Diagnostic and Preventive Services</b>		100%	0%	100%	0%
<b>Basic Services</b>		50%	50%	50%	50%
<b>Major Services</b>		50%	50%	Not a Benefit	Not a Benefit
<b>Orthodontics</b> Medically Necessary (requires prior authorization)		50%	50%	Not a Benefit	Not a Benefit
<b>Waiting Period(s)</b>	Pediatric	None		n/a	
	Family	n/a		None	

<sup>1</sup> Reimbursement to dentists is based on contracted fees. Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Please refer to your plan Policy or Evidence of Coverage for complete limitations and exclusions for this plan.