

# Affordability. Quality. Simplicity.

Freedom of choice, peace of mind. Get dental coverage that will keep you and your family smiling at a price you'll love.



## Is a Dentegra Dental PPO plan right for me?

#### With Dentegra you'll enjoy:





## Freedom of choice.

Visit any dentist at any time.



#### Value.

Save money on your claims for service and with affordable monthly premiums.



#### Peace of mind.

Keep your smile healthy with the coverage you need.

**Underwriter** Dentegra Insurance Company 560 Mission Street, Suite 1300 San Francisco, CA 94105

**Claims and Correspondence** P.O. Box 1850 Alpharetta, GA 30023

Customer Service 888-857-0328 dentegra.com

## How does Dentegra Dental PPO work?



Dentegra Dental PPO helps you pay for covered dental services. After you meet your annual deductible (a set dollar amount you pay out of pocket), your Dentegra plan will pay a portion of your bill (up to your annual maximum).<sup>1</sup>



Visit any dentist for care, but save the most at a Dentegra PPO dentist. PPO dentists accept reduced fees and won't charge you more than your expected share of the bill.



Kids can use their full benefits immediately. Adults may have a waiting period for some services. Check your plan highlights for details or the Health Care Exchange (Marketplace) plans page for more information.

When you want a plan that will help cover your costs while offering you the freedom to see the dentist of your choice, choose a Dentegra Dental PPO plan.

For more information, visit <u>our website</u> to learn more. To find a dentist, visit <u>the Dentegra</u> <u>Find a dentist page</u> and choose the "Health Care Exchange (Marketplace) PPO Plan" network.

This benefit information is only a summary and is not intended or designed to replace or serve as the plan policy. Please <u>consult the policy</u> 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. View a copy of the policy, or call **888-857-0328**.

<sup>1</sup> For adult benefits, you're responsible for all charges after you reach your plan maximum.

### Dentegra<sup>®</sup> Dental PPO Family Preferred Plan

### **Plan Highlights**

Deductibles and Maximums per Calendar Year	Pediatric Benefits (up to age 19)				Adult Benefits (age 19 and older)				
Calendar fear	In-Net	twork	Out-of-Network		In-Ne <sup>-</sup>	twork	Out-of-Network		
<b>Deductible</b> Per enrollee		\$	55		\$50				
Family (three or more enrollees)	NA				\$150				
Deductible Waived for Diagnostic and Preventive Services	Yes		Yes		Yes				
Annual Maximum Maximum the plan will pay each year for services per person.	None		None		\$1,000				
Out-of-Pocket Maximum After this amount is reached, the plan pays 100% of the remaining covered services for that year.	\$400 for one pediatric enrollee, \$800 for two or more pediatric enrollees		None		None		None		
Covered Services <sup>1, 2</sup>	Dentegra Pays	Enrollee Pays	Dentegra Pays	Enrollee Pays	Dentegra Pays	Enrollee Pays	Dentegra Pays	Enrollee Pays	
Diagnostic and Preventive Services	100%	0%	100%	0%	100%	0%	90%	10%	
Basic Services	80%	20%	80%	20%	80%	20%	70%	30%	
Major Services	50%	50%	50%	50%	50%	50%	40%	60%	
Orthodontic Services Medically necessary (requires prior authorization)	50%	50%	50%	50%	Not a benefit		Not a benefit		
Emergency Services (Palliative Treatment)	80%	20%	80%	20%	80%	20%	80%	20%	
TMJ and Craniomandibular Disorder Services	50%	50%	50%	50%	50%	50%	50%	50%	

Covered Services <sup>1, 2</sup>	Dentegra	Enrollee	Dentegra	Enrollee	Dentegra	Enrollee	Dentegra	Enrollee
	Pays	Pays	Pays	Pays	Pays	Pays	Pays	Pays
Waiting Periods Basic Services Major Services	None None		None None		6 months 12 months		6 months 12 months	

<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 for complete limitations and exclusions for this plan.
<sup>2</sup> Coverage may not be available in all areas. If applicable, service areas are detailed in the limitations and exclusions.

Can you read this document? If not, we can have somebody help you read it. You may also be able to get this document written in your language. For free help, please call 888-857-0328 (TTY: 711).

¿Puede leer este documento? Si no, podemos encontrar a alguien que lo ayude a leerlo. También puede obtener este documento escrito en su idioma. Para obtener ayuda gratuita, llame al 888-857-0328 (servicio de retransmisión TTY deben llamar al 711). (Spanish)

您能自行閱讀本文件嗎?如果不能,我們可請人幫助您閱讀。您還可以請人以您的語言撰寫本文件。如需免費幫助,請致電 888-857-0328 (TTY: 711)。(Chinese)

Bạn có đọc được tài liệu này không? Nếu không, chúng tôi sẽ cử một ai đó giúp bạn đọc. Bạn cũng có thể nhận được tài liệu này viết bằng ngôn ngữ của bạn. Để nhận được trợ giúp miễn phí, vui lòng gọi 888-857-0328 (TTY: 711). (Vietnamese)

이 문서를 읽으실 수 있습니까? 읽으실 수 없으면 다른 사람이 대신 읽어드릴 수 있습니다. 한국어로 번역된 문서를 받으실 수도 있습니다. 무료로 도움을 받기를 원하시면 888-857-0328 (TTY: 711)번으로 연락하십시오. (Korean)

Nababasa mo ba ang dokumentong ito? Kung hindi, may tao kaming makakatulong sa iyong basahin ito. Maaari mo ring makuha ang dokumentong ito nang nakasulat sa iyong wika. Para sa libreng tulong, pakitawagan ang 888-857-0328 (TTY: 711). (Tagalog)

Вы можете прочитать этот документ? Если нет, мы можем предоставить вам кого-нибудь, кто поможет вам прочитать его. Вы также можете получить этот документ на своем языке. Для получения бесплатной помощи, просьба звонить по номеру 888-857-0328 (телетайп: 711). (Russian)

هل تستطيع قراءة هذا المستند؟ إذا كنت لا تستطيع، يمكننا أن نوفر لك من يساعدك في قراءتها. ربما يمكنك أيضًا الحصول على هذا المستند مكتوبًا بلغتك للمساعدة المجانية اتصل بـ 888-857-0328 (TTY: 711). (Arabic)

Èske w ka li dokiman sa a? Si w pa kapab, nou ka fè yon moun ede w li l. Ou ka gen posiblite pou jwenn dokiman sa a tou ki ekri nan lang ou. Pou jwenn èd gratis, tanpri rele 888-857-0328 (TTY: 711). (Haitian Creole)

Pouvez-vous lire ce document ? Si ce n'est pas le cas, nous pouvons faire en sorte que quelqu'un vous aide à le lire. Vous pouvez également obtenir ce document écrit dans votre langue. Pour obtenir de l'assistance gratuitement, veuillez appeler le 888-857-0328 (TTY : 711). (French)

Możesz przeczytać ten dokument? Jeśli nie, możemy Ci w tym pomóc. Możesz także otrzymać ten dokument w swoim języku ojczystym. Po bezpłatną pomoc zadzwoń pod numer 888-857-0328 (TTY: 711). (Polish)

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آیا می توانید این متن را بخوانید؟ در صورتی که نمی توانید، ما قادریم از شخصی بخواهیم تا در خواندن این متن به شما کمک کند. همچنین ممکن است بتوانید این متن را به زبان خود دریافت کنید. برای کمک رایگان با این شهاره تماس بگیرید: 888-857-0328 (TTY: 111). (Persian Farsi) क्या आप इस दस्तावेज़ को पढ़ सकते हैं? यदि नहीं, तो हम इसे पढ़ने में आपकी सहायता करने हेतु किसी की व्यवस्था कर सकते हैं। आप इस दस्तावेज़ को अपनी भाषा में लिखा हुआ भी प्राप्त कर सकते हैं। निशुल्क सहायता के लिए, कृपया यहाँ कॉल करें 1-877-280-4204 (TTY: 711)। (Hindi)

้คุณสามารถอ่านเอกสารนี้ได้หรือไม่? หากไม่ได้ เราสามารถหาคนมาช่วยคุณอ่านได้ นอกจากนี้ คุณยังสามารถรับเอกสารนี้ที่เขียนในภาษา ของคุณได้อีกด้วย รับความช่วยเหลือฟรีได้โดยโทรไปที่ 1-877-280-4204 (TTY: 711) (Thai)

ਕੀ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਨੂੰ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇਕਰ ਨਹੀਂ, ਤਾਂ ਅਸੀਂ ਇਸ ਨੂੰ ਪੜ੍ਹਨ ਵਿੱਚ ਤੁਹਾਡੀ ਮਦਦ ਕਰਨ ਲਈ ਕਿਸੇ ਵਿਅਕਤੀ ਨੂੰ ਲਿਆ ਸਕਦੇ ਹਾਂ। ਤੁਹਾਨੂੰ ਇਹ ਦਸਤਾਵੇਜ਼ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਲਿਖਿਆ ਹੋਇਆ ਵੀ ਪ੍ਰਾਪਤ ਹੋ ਸਕਦਾ ਹੈ। ਮਫ਼ਤ ਵਿੱਚ ਮਦਦ ਲਈ, ਕਿਰਪਾ ਕਰਕੇ 1-877-280-4204 (TTY: 711) ਨੂੰ ਕਾਲ ਕਰੋ। (Punjabi)

Դուք կարո՞ղ եք կարդալ այս փաստաթուղթը։ Եթե ոչ, մենք որևէ մեկին կգտնենք, ով կօգնի ձեզ կարդալ։ Դուք կարող եք նաև այս փաստաթուղթը ստանալ՝ գրված ձեր լեզվով։ Անվձար օգնության համար խնդրում ենք զանգահարել 1-877-280-4204 (TTY՝ 711)։ (Armenian)

Koj nyeem puas tau daim ntawv no? Yog koj nyeem tsis tau, peb muaj neeg pab nyeem rau koj. Tsis tas li ntawd xwb, tej zaum kuj muab daim ntawv no sau ua koj hom lus tau thiab. Yog yuav thov kev pab dawb, thov hu rau 888-857-0328 (TTY: 711). (Hmong)

តើលោកអ្នកអាចអានឯកសារនេះបានទេ? បើសិនមិនអាចទេ យើងអាចឱ្យនរណាម្នាក់ជួយអានឱ្យលោកអ្នក។ លោកអ្នកក៏អាចទទួលបាន ឯកសារនេះជាលាយលក្ខណ៍អក្សរជាភាសារបស់លោកអ្នកផងដែរ។ សម្រាប់ជំនួយឥតគិតថ្លៃ សូមទូរស័ព្ទទៅ 888-857-0328 (TTY: 711)។ (Cambodian)

צי קענט איר לײענען דעם דאָזיקן דאָקומנעט? אױב ניט,עמעצער דאָ קען אײַך העלפֿן אים צו לײענען. עס איז אױך מעגלעך, אַז איר קענט באַקומען דעם דאָזיקן דאָקומענט אין אײַער שפּראַך. פֿאָר אומזיסטע הילף קענט איר אָנקלינגען אָט די דאָזיקע נומער: 888-857-0328 ס׳איז דאָ אַ נומער פֿאַר מענטשען, וואָס הערן ניט: 117 (Yiddish)

Díísh yíníłta'go bííníghah? Doo bííníghahgóó éí nich'į' yídóołtahígíí nihee hóló. Díí naaltsoos t'áá Diné bizaad k'ehjí ályaago ałdó' nich'į' ádoolnįį́łgo bíighah. T'áá jíík'e shíká i'doolwoł ninízingo kojį' béésh holdiílnih 888-857-0328 (TTY: 711) (Navajo)