

Y O U
C A N
F E E L
G O O D
A B O U



YOUR CHOICE OF OPTIONS

Delta Dental Insurance Company offers employees of the Volusia County School District two choices for maintaining proper dental health: **DeltaCare USA DHMO** is a prepaid plan that features set copayments, no annual deductibles and no maximums for covered benefits. You must select a primary care dentist in the DeltaCare network from whom to receive treatment. **Delta Dental PPO** provides access to the largest PPO dentist network in the US. Plan dentists agree to accept reduced fees for covered procedures. This means your out of pocket costs are usually lower when you visit a PPO dentist then when you visit a non-Delta Dental dentist, but you have the freedom to visit any licensed dentist.

BENEFITS COMPARISON			
Benefit	DeltaCare USA DHMO	Delta Dental DPO	
Annual Deductible	NONE	\$50 per person/ \$100 per family (No deductible on Diagnostic & Preventive)	
Annual Maximum	NONE	\$1,000 per person	
	<u>You pay according to a schedule:</u>	<u>In DPO Network:</u>	<u>Out of DPO Network Usual, Reasonable, Customary:</u>
Co-Insurance/ Copayments	Covered procedures have pre-determined dollar copayments for services provided by network dentists. This means out-of-pocket costs are predictable.	Covered services paid at applicable percentage - for example, fillings are covered at 80% of allowed amount - you pay the remaining 20%.	
Diagnostic & Preventive	NO COST- up to \$48	80% of Provider Schedule	80% of Prevailing Fee
Basic Care Fillings Extractions Root Canals	\$0-\$95 \$8-\$96 \$90-\$216	80% of Provider Schedule	80% of Prevailing Fee
Major Care Crowns Bridge Pontic Dentures	\$132-\$334 \$234-\$334 \$270-\$360	50% of Provider Schedule	50% of Prevailing Fee
Orthodontics	You pay \$2,150 per child/ \$2,530 per adult (includes start up fee)	\$1,000 Lifetime Maximum	\$1,000 Lifetime Maximum

This is only a brief summary of the plan. The procedures above are subject to limitations, exclusions and governing administrative policies of the plan. The dental plan contract must be consulted to determine the exact terms and conditions of coverage.