

Keep Smiling

Delta Dental PPOSM



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 anytime, anywhere by signing up for an Online Services account at deltadentalins.com. This free service, available once your coverage kicks in, lets you check benefits and eligibility information, find a network dentist and more.

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 enrollee ID or social security number. If your family members are covered under your plan, they will need your information. Prefer to take a paper or electronic ID card with you? Simply sign in to Online Services, where you can view or print your card with the click of a button.

Coordinate dual coverage

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

Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.³ You can find this date by logging in to Online Services.

Newly covered?

Visit deltadentalins.com/welcome.

Save with a PPO dentist



PPO



NON-PPO

Maryland law requires we make the following statement:

Our compensation to physicians who offer health care services to our insured members of 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.

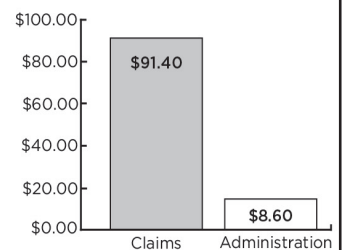
Please note that the benefit payments made by Delta Dental to dentists, other dental care providers or enrollees are based on fee-for-service payment mechanisms and do not include salary, capitation or bonuses.

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

FFS #111118D (rev. 2/18)

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, 2017



¹ 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.

² You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

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.

LEGAL NOTICES: Access federal and state legal notices related to your plan at deltadentalins.com/about/legal/index-enrollee.html.

Plan Benefit Highlights for: Asbury Communities, Inc.

Group No: 19326

Effective Date: 08/01/2018

DELTA DENTAL PPOSM

BENEFIT HIGHLIGHTS

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26			
Deductibles Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics, if applicable?	Basic Option: \$25 per person / \$75 per family each plan year			
	High Option: \$50 per person / \$150 per family each plan year			
Maximums D & P counts toward maximum?	Basic Option: \$1,250 per person each plan year			
	High Option: \$2,000 per person each plan year			
Waiting Period(s)	Basic Benefits	Major Benefits	Prosthodontics	Orthodontics
	None	None	None	None

Benefits and Covered Services**	Basic Plan		High Plan	
	Delta Dental PPO dentists[†]	Non-Delta Dental PPO dentists[†]	Delta Dental PPO dentists[†]	Non-Delta Dental PPO dentists[†]
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants	100%	90%	100%	90%
Basic Services Fillings	70%	60%	80%	70%
Oral Surgery Covered Under Basic Services	70%	60%	80%	70%
Periodontics (gum treatment) Covered Under Basic Services	0%	0%	80%	70%
Endodontics (root canals) Covered Under Basic Services	0%	0%	80%	70%
Major Services Crowns, inlays, onlays and cast restorations	0%	0%	50%	40%
Prosthodontics Bridges, dentures and implants	0%	0%	50%	40%
Orthodontic Benefits Adults and dependent children	0%	0%	50%	50%
Orthodontic Maximums	Not Applicable	Not Applicable	\$2,000 Lifetime	\$2,000 Lifetime

** 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, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

Delta Dental of Pennsylvania One Delta Drive Mechanicsburg, PA 17055	Customer Service 800-932-0783	Claims Address P.O. Box 2105 Mechanicsburg, PA 17055-6999
---	---	--

deltadentalins.com

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.