

# Delta Dental PPO – Point of Service Plan for Individuals and Families

DELTA DENTAL OF OKLAHOMA

For the 2023 plan year, Delta Dental of Oklahoma’s PPO – Point of Service Plan gives you in-network access to 95 percent of Oklahoma dentists through the Delta Dental PPO and Premier Networks.

Coverage Type	Monthly Rates
Individual Only	\$61.00
Individual + Spouse (Couple)	\$122.00
Individual + Child(ren)	\$162.00
Family	\$232.00

Benefits	What You Pay		
	PPO Network	Premier Network	Out-Of-Network
<b>Co-Insurance</b>			
<b>Preventive/Diagnostic Services</b>	0%	0%	30%
<b>Basic Services</b> <i>Initial 6-month specific benefit waiting period applies.</i>	20% \$100 Annual Deductible Applies	30% \$100 Annual Deductible Applies	50% \$100 Annual Deductible Applies
<b>Major Services</b> <i>Initial 12-month specific benefit waiting period applies.</i>	50% \$100 Annual Deductible Applies	60% \$100 Annual Deductible Applies	80% \$100 Annual Deductible Applies
<b>Orthodontic Services</b> <i>Initial 18-month specific benefit waiting period applies.</i>	50%	50%	70%
<b>Annual Per Person Deductible</b>	\$100		

Maximums	What Plan Pays
<b>Annual Per Person Maximum</b>	\$1,500
<b>Lifetime Orthodontic Maximum</b> <i>Per covered dependent to age 19.</i>	\$1,500

**Note: Benefits paid by the Plan for covered oral evaluations and routine prophylaxis (cleanings) will not reduce your annual per person maximum for combined Class I, Class II and Class III covered dental services.**

Benefits consist of Diagnostic and Preventive Services, Basic Services and Major Services. The benefits listed below are not a complete list. Limitations and exclusions to benefits can be found in the Individual Dental Policy.

**Diagnostic and Preventive Services (Class I Benefits)**

- Oral evaluation
- Routine prophylaxis
- Bitewing and periapical x-rays
- Full-mouth x-rays
- Space maintainers for eligible dependent children only
- Minor emergency (palliative) treatment for relief of pain
- Topical application of fluoride for eligible dependent children only
- Topical application of sealants for eligible dependent children only, limited to permanent first and second molars free of caries and restorations on the occlusal surface
- Periodontal maintenance

**Basic Services (Class II Benefits)**

- Amalgam and composite fillings
- Stainless steel crowns for eligible dependent children only when the natural teeth cannot be restored with another filling material
- General Anesthesia/IV Sedation – when administered by a properly licensed dentist, in the dental office, in conjunction with covered oral surgery or when necessary due to concurrent medical conditions
- Endodontics – includes pulpal therapy and root canal treatment
- Oral Surgery – extractions and other covered oral surgery procedures
- Periodontics – procedures performed for the treatment of diseases of the gums and supporting structures of the teeth, excluding periodontal maintenance procedures which is payable as a Diagnostic/Preventive Service (Class I)

**Major Services (Class III Benefits)**

- Major – provides porcelain or cast restorations (other than stainless steel) when teeth cannot be restored with another filling material
- Prosthodontics – procedures for construction of fixed bridges, partial dentures and complete dentures
- Implants – procedures for implant placement, maintenance and repair of implants, and implant-supported prosthetics

**Orthodontics (Class IV Benefits)**

- The necessary treatment and procedures required for the correction of malposed teeth for dependent children only to age 19.

*Delta Dental of Oklahoma can provide your dentist with a predetermination of benefits, so you know the estimated cost of your proposed treatment prior to receiving services.*

If you, or someone you're helping, has questions about the Delta Dental PPO – Point of Service Plan, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 405-607-4706 (OKC Metro) or 888-637-9488 (Toll Free).

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Delta Dental PPO – Point of Service Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 405-607-4706 (OKC Metro) o 888-637-9488 (Sin Costo).