

County of Santa Clara and Your Delta Dental Plan

Freedom of choice

The same dental plan coverage with added flexibility

As of July 1, 2008, your dental health plan will be enhanced with Delta Dental PPOSM, our preferred provider organization plan.

Your previous plan gave you two choices: visiting a Delta Dental Premier dentist or visiting an out-of-network (non-Delta Dental) dentist. As a PPO enrollee, you now have a third choice: You can select a PPO dentist from nearly 106,000 dentist locations nationwide.

Under your PPO plan, Delta Dental will pay the same percentage of the dentist's fee when you visit *any* Delta Dental dentist, including a PPO dentist. However, if you choose a PPO dentist, you will have the lowest out-of-pocket costs because these dentists have agreed to accept lower fees for their PPO patients.

How PPO works

With the PPO plan, you have three options for choosing a dentist. ***No matter which option you choose, you receive the same benefit levels.***

1. For the lowest out-of-pocket solution, you can visit a PPO network dentist. PPO dentists are a select group of Delta Dental dentists who have agreed to accept discounted fees for County of Santa Clara enrollees.
2. You can visit a Delta Dental Premier network dentist. These dentists agree to our determination of fees, so you will still receive cost protections. You'll also enjoy user-friendly claims administration and other Delta Dental-inclusive benefits, plus have

access to 184,000 Delta Dental Premier dentist locations nationwide (three out of four dentists in the country).

3. You can select any licensed dentist, even one who is not a Delta Dental dentist. With this option, you will likely have higher out-of-pocket costs since those dentists' fees are not predetermined by Delta Dental.

How to find a dentist

For the most current list of PPO and Premier Dentists, visit our web site at www.deltadentalins.com. If you are looking for a new dentist or are interested in paying the lowest cost for your dental services, click on the PPO selection to review a listing of dentists in your area. Our web site also provides a map and driving directions.

Or call our Customer Service department or interactive voice response telephone line at (800) 765-6003 for a list of dentists.

You can nominate your dentist for PPO membership by filling out this form at: http://www.deltadentalins.com/enrollees/faq_dentist.html

Questions?

If you have any questions about your dental health benefits, please call Delta Dental toll-free at (800) 765-6003.