

Delta Dental, more affordable than ever

Total Choice PPO — the best of Delta Dental of Massachusetts with upgrades in benefits and low costs for you and your employees.

Delta Dental of Massachusetts has a plan specifically created to deliver great value to Massachusetts-based businesses and their in-state employees.

Total Choice PPO gives you the best of Delta Dental – service, choice and value – with upgrades in benefits, such as coverage for white fillings and implants.

And this is combined with our large PPO network, which can deliver significant premium savings for you and lower out-of-pocket costs for your employees when they see participating dentists.

The result is an even more affordable plan from Delta Dental of Massachusetts.

Total Choice of Providers

- Total Choice PPO offers significant savings when members visit a dentist within our large PPO network.
- All providers are in one PPO network, so members always pay the lowest cost when they choose a network provider.
- Your employees can also choose to see dentists outside our extensive network. They will, however, pay more for out-of-network care.

Total Choice in Plan Design

- Total Choice PPO offers you a menu of options so you can custom-design a plan that best meets your organization's needs and budget.
- Not only can you pick your coinsurance levels, deductibles and annual maximums, but can also customize benefits like white fillings and implants.

The Benefits Your Employees Deserve

- In-network preventive services are covered at 100 percent.
- The plan includes coverage for diagnostic and restorative services, such as fillings, crowns and root canals.
- Standard coverage for white fillings and implants are included in the plan. And you can add coverage for orthodontics.
- Plan includes Rollover Maximum, which allows employees to save unused benefit dollars from year to year.
- Every time a member gets covered services from a network provider, they only pay Delta Dental's discounted price we negotiated with our dentists.

The Savings You Need

- Our network delivers significant premium savings by having all providers in one lower-cost network.
- Your employees' benefit dollars go further because we have negotiated great discounts with our providers and your employees get the Delta Dental discount every time they receive covered care in the network.

The Sum Total?

Total Choice PPO offers the benefits and network your employees expect at a cost that fits your business's bottom line. If you haven't considered a Delta Dental plan before, now is the time to do it for both your business and your employees.

To learn if Total Choice PPO is the right plan for you, visit deltadentalma.com or talk to your broker today.

Total Choice PPO

Build a Plan for Your Business

With Total Choice PPO, small group employers have the flexibility to customize their own plan. Use the chart below to pick your coinsurance, deductibles and other options. Then contact your broker for a quote based on your selections to create the best plan for your business and your employees.

| | | Option 1 <input type="checkbox"/> | | Option 2 <input type="checkbox"/> | |
|--|--|-----------------------------------|-----|-----------------------------------|-----|
| | | In-Net | OON | In-Net | OON |
| Coinsurance pick one package | Preventive/ Diagnostic | 100% | 80% | 100% | 80% |
| | Basic | 80% | 60% | 100% | 80% |
| | Major | 50% | 30% | 60% | 50% |
| | | | | | |
| Deductible pick one level | <input type="checkbox"/> \$50/\$100 <input type="checkbox"/> \$100/\$300 | | | | |
| Annual Max <i>Includes Rollover Max</i> pick one level | <input type="checkbox"/> \$750 <input type="checkbox"/> \$1000 <input type="checkbox"/> \$1500 <input type="checkbox"/> \$2000 <input type="checkbox"/> \$2500 | | | | |
| Ortho Options If offering orthodontic coverage, pick one option. Otherwise, choose "No Ortho Coverage" | <input type="checkbox"/> No ortho coverage Age Level <input type="checkbox"/> Up to age 19 <input type="checkbox"/> All members Benefit Limit <input type="checkbox"/> \$1000 lifetime max per member <input type="checkbox"/> \$1500 lifetime max per member | | | | |
| Additional Options Check all that apply | <input type="checkbox"/> Remove composite filling coverage <input type="checkbox"/> Remove implant coverage <input type="checkbox"/> Change endodontics/periodontics/oral surgery to be covered as Type 3 benefit <input type="checkbox"/> Exclude preventive/diagnostic from annual maximum (Choosing this option eliminates Rollover Max from the plan) | | | | |

Delta Dental of Massachusetts
(800) 872-0500
deltadentalma.com

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