DELTA DENTAL®

Get to know your benefits

Delta Dental PPO™

Choose a PPO dentist

Visit a dentist in the PPO network to maximize your savings.[1] These dentists have agreed to contracted rates, and you won't get charged more than your share.[2] Find a PPO dentist at **deltadentalins.com**.

Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at **deltadentalins.com**.

Check in without your 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. Dependents on your plan will use your information. Prefer to have an ID card? Simply log in to your account to view or print your card.

Understand common dental terms

- **Annual maximum:** The maximum dollar amount Delta Dental will pay toward the cost of dental care within a specific benefit period
- **Deductible:** The amount you pay for covered dental services before Delta Dental begins to pay
- **Coinsurance:** The percentage of dental care expenses you pay after your deductible, if applicable
- **Pre-treatment estimate:** The estimated cost of a recommended dental treatment

Get more from your coverage

Learn more about your plan, get oral health tips and exclusive discounts on health care products and services. Scan the QR code or visit **www1.deltadentalins.com/members.html** to get started.

[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 annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA — Delta Dental of California; PA, MD — Delta Dental of Pennsylvania; NY — Delta Dental of New York, Inc.; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In TX, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

West Virginia: Learn about our commitment to providing access to a quality dentist network at **deltadentalins.com/about/legal/index-enrollee.html**.

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Benefit Highlights: Delta Dental PPO ™

Plan Benefit Highlights for: Rakuten USA
Group No: 19045 **Effective Date:** 1/1/2027

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).			
Deductibles	$50 per person / $150 per family each calendar year			
Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics?	Yes			
Maximums	$2,000 per person each calendar year			
D & P counts toward maximum?	Yes			
Waiting Period(s)	Basic Services None	Major Services None	Prosthodontics None	Orthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants	0%	0%
Basic Services Fillings, posterior composites and space maintainers	20%	20%
Endodontics (root canals) Covered Under Basic Services	20%	20%
Periodontics (gum treatment) Covered Under Basic Services	20%	20%
Oral Surgery Covered Under Basic Services	20%	20%
Major Services Crowns, onlays, cast restorations and TMJ	40%	40%
Prosthodontics Bridges, dentures and implants	40%	40%
Orthodontic Benefits Adults and dependent children	50%	50%
Orthodontic Maximums	$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 maximum contract allowances and not necessarily each dentist's submitted fees.

** The coinsurance shown here reflects your cost-sharing responsibility. 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 New York	Customer Service	Claims Address
300 Corporate Center Drive, Suite 600 Camp Hill, PA 17011	800-932-0783	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.

Revised 10/13/2026