Plan Benefit Highlights for: Moraga Elementary School District  
Group No: 07103 – 00028, 01028

In this incentive plan, Delta Dental pays 70% of the PPO contract allowance for covered diagnostic, preventive and basic services and 70% of the PPO contract allowance for major services during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Primary enrollee, spouse (includes domestic partner) and eligible dependent children to the end of the month dependent turns age 26</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductibles</td>
<td>None</td>
</tr>
</tbody>
</table>
| Maximums                                        | Delta Dental PPO dentists: $1,700 per person each calendar year  
Non-Delta Dental PPO dentists: $1,500 per person each calendar year |
| D & P counts toward maximum?                    | Yes                                                                                                                       |
| Waiting Period(s)                               | Basic Benefits  
None  
Major Benefits  
None  
Prosthodontics  
None |

| Benefits and Covered Services*                  | Delta Dental PPO dentists**  
70 - 100 %  
70 - 100 %  
70 - 100 %  
70 - 100 %  
50 %  
100 % | Non-Delta Dental PPO dentists**  
70 - 100 %  
70 - 100 %  
70 - 100 %  
70 - 100 %  
50 %  |
<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventive Services (D &amp; P)</td>
<td>Exams, cleanings, x-rays and sealants</td>
</tr>
<tr>
<td>Basic Services</td>
<td>Fillings and posterior composites</td>
</tr>
<tr>
<td>Endodontics (root canals)</td>
<td>70 - 100 %</td>
</tr>
<tr>
<td>Periodontics (gum treatment)</td>
<td>70 - 100 %</td>
</tr>
<tr>
<td>Oral Surgery</td>
<td>70 - 100 %</td>
</tr>
<tr>
<td>Major Services</td>
<td>Crowns, inlays, onlays and cast restorations</td>
</tr>
<tr>
<td>Prosthodontics</td>
<td>Bridges and dentures</td>
</tr>
<tr>
<td>Dental Accident Benefits</td>
<td>(separate $1,000 maximum per person each calendar year)</td>
</tr>
</tbody>
</table>

* 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.

Delta Dental of California  
560 Mission St., Suite 1300  
San Francisco, CA 94105  

Customer Service  
866-499-3001  

Claims Address  
P.O. Box:979300  
Sacramento, CA 95899-7330  
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.
Keep Smiling
Delta Dental PPO™

Save with PPO
Visit a dentist in the PPO network to maximize your savings. These dentists have agreed to reduced fees, and you won’t get charged more than your expected share of the bill. 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 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 log in to your account, 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. You can find this date by logging in to your online account.

Newly covered?
Visit deltadentalins.com/welcome.

Save with a PPO dentist

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1 In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.
2 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.
3 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.
4 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.