



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.



Maryland law requires we make the following statement:

Our compensation to physicians who offer health care services to our insured members or enrollees may be based on a variety of payment mechanisms such as fee-for-service payments, salary or capitation. Bonuses may be used with these various types of payment methods. If you desire additional information about our methods of paying physicians or if you want to know which method(s) apply to your physician, call 800-932-0783 or write to: Delta Dental of Pennsylvania, One Delta Drive, Mechanicsburg, PA 17055.

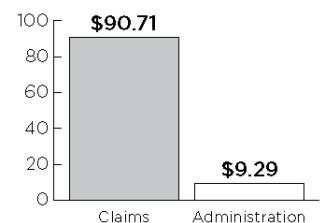
Please note that the benefit payments made by Delta Dental to dentists, other dental care providers or enrollees are based on fee-for-service payment mechanisms and do not include salary, capitation or bonuses.

In Maryland, Delta Dental PPO™ and Delta Dental Premier® are underwritten by Delta Dental of Pennsylvania, a not-for-profit dental service company.

FFS #258773B (rev. 02/25)

Where your dental benefits premium goes

Amount of every \$100 in premiums used to pay for claims and administration for the year ending Dec. 31, 2024



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.

Benefit Highlights: Delta Dental PPO TM

Plan Benefit Highlights for: PANDORA Jewelry, LLC

Group No: 15979

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).			
Deductibles Deductibles waived for Diagnostic & Preventive (D & P) and Orthodontics?	Low Plan: \$50 per person / \$150 per family each plan year High Plan: \$25 per person / \$75 per family each plan year			
	Yes			
Maximums D & P counts toward maximum?	Low Plan: \$1,500 per person each plan year High Plan: \$2,000 per person each plan year			
	Yes			
Waiting Period(s)	Basic Services None	Major Services None	Prosthodontics None	Orthodontics None

Benefits and Covered Services*	Low Plan		High Plan	
	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
Diagnostic & Preventive Services (D & P) Exams, cleanings, x-rays and sealants	100 %	100 %	100 %	100 %
Basic Services Fillings and posterior composites	70 %	50 %	80 %	60 %
Endodontics (root canals) Covered Under Basic Services	70 %	50 %	80 %	60 %
Periodontics (gum treatment) Covered Under Basic Services	70 %	50 %	80 %	60 %
Oral Surgery Covered Under Basic Services	70 %	50 %	80 %	60 %
Major Services Crowns, onlays, cast restorations and TMJ	50 %	30 %	60 %	40 %
Prosthodontics Bridges, dentures and implants	50 %	30 %	60 %	40 %
Orthodontic Benefits Adults and dependent children	40 %	40 %	50 %	50 %
Orthodontic Maximums	\$1,000 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 contract allowances and not necessarily each dentist's actual fees.

** Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and Premier contracted fees for non-Delta Dental dentists.

Delta Dental of Pennsylvania 300 Corporate Center Drive, Suite 600 Camp Hill, PA 17011	Customer Service 800-932-0783	Claims Address P.O. Box 2105 Mechanicsburg, PA 17055-6999
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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.

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