DELTA DENTAL®

Delta Dental PPO™
Delta Dental Premier®

Best of Both

Coordinate two plans with dual coverage



Are you or your family members covered under two dental plans? Dual coverage doesn't mean your benefits are doubled, but it can mean added savings on dental costs.

As soon as you're covered under two dental carriers, let your dental office know. Delta Dental will coordinate with your other carrier to share the cost of your treatment.

Basic concepts

- When you're covered under two plans, one plan is considered your **primary carrier.** This carrier will pay a larger portion of your benefits, leaving a smaller amount to your **secondary carrier**. You can find out how to identify your primary carrier on the back of this flyer.
- Check the plan booklet for your secondary carrier to see if you have a **non-duplication of benefits clause**. If you do, your benefit will be slightly less than standard dual coverage.

How does dual coverage help me save?

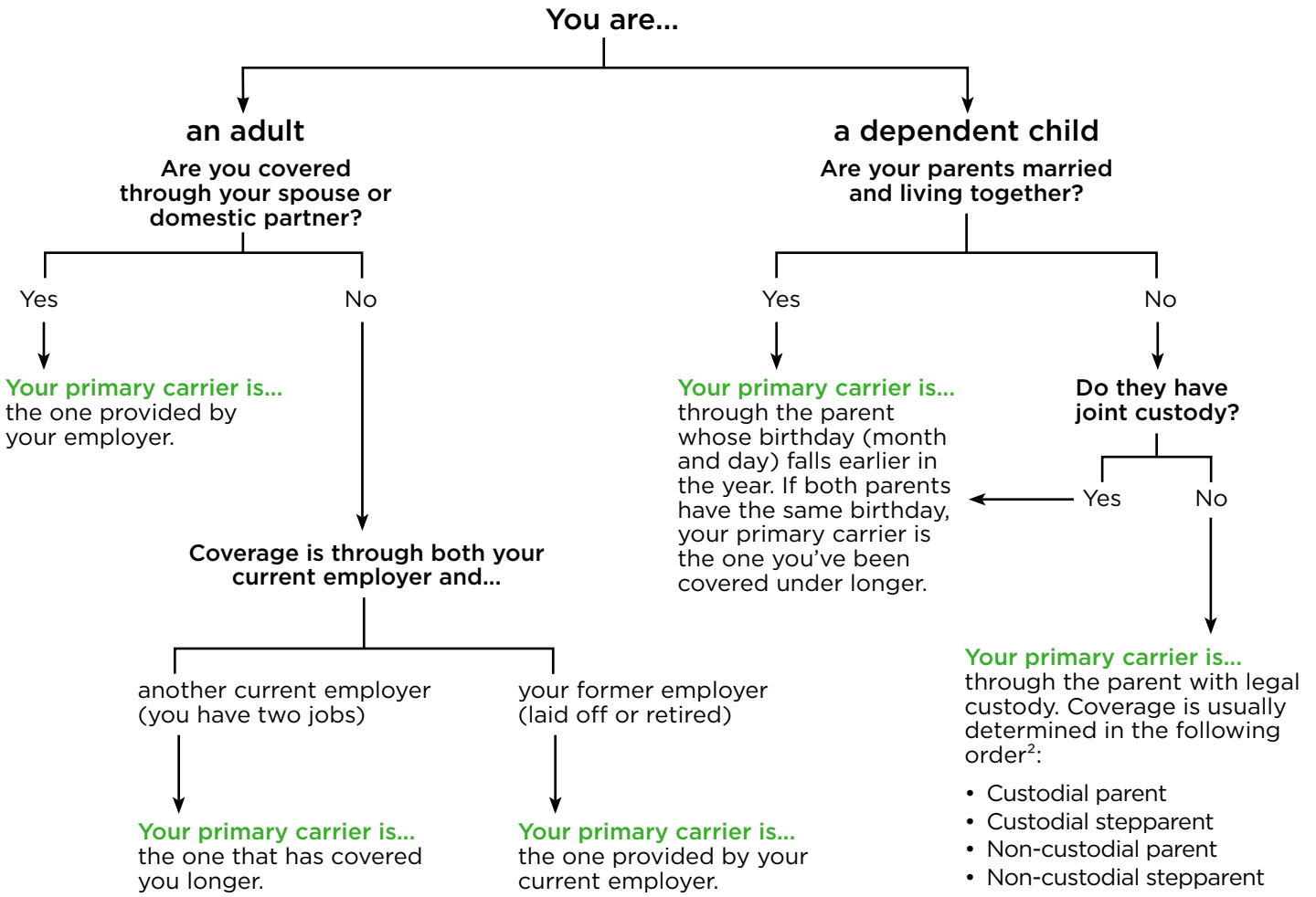
How much you save depends on whether your secondary carrier has a **non-duplication of benefits clause**.[1]

Type of coverage	Primary carrier covers	Secondary carrier covers	Your coverage pays
No dual coverage	50%	N/A	**50%**
Standard dual coverage	50%	80%	**100%**
Dual coverage with non-duplication of benefits	50%	80%	**80%**

[1] You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan. If your primary or secondary carrier is an HMO-type plan, please contact Customer Service for details.

deltadentalins.com/enrollees

Which is my primary carrier?



If you have any questions about how your employer-sponsored or Marketplace plan coordinates benefits with another plan, please call Customer Service.

[2] If a court decree establishes a different order of benefits for a dependent child's coverage, that decision applies instead.

Contact us

Delta Dental of California: **888-335-8227**
California School District Employees: **866-499-3001**

Delta Dental of Delaware; Delta Dental of the District of Columbia; Delta Dental of New York; Delta Dental of Pennsylvania (and Maryland); Delta Dental of West Virginia: **800-932-0783**

Delta Dental Insurance Company (Alabama, Florida, Georgia, Louisiana, Mississippi, Montana, Nevada, Texas, Utah): **800-521-2651**

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