



Our most popular and flexible network plan, designed for groups of 5 to 199 eligible employees

# Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> Millennium Choice



Delta Dental of Nebraska

## MILLENNIUM CHOICE

PPO = Delta Dental PPO  
DDP = Delta Dental Premier  
OON = Out of Network

SERVICE	DESCRIPTION	BENEFIT	
		Network	
		PPO	DDP/OON
<b>Diagnostic and Preventive Services</b>	Oral evaluations/checkups, x-rays, dental cleanings, fluoride treatments	100%	100%
<b>Other Preventive Services</b>	Space maintainers	85%	80%*
<b>Basic Services</b>	<b>Basic Restorative Care and Services:</b> Amalgam (silver) fillings, sealants, palliative treatment for emergencies	85%	80%
	<b>Basic Oral Surgery Services:</b> Basic extraction of erupted tooth or exposed root	85%	80%
	<b>Complex Surgical Extractions:</b> Surgical removal of erupted tooth, impacted tooth and tooth roots	85%	80%
	<b>Adjunctive General Services:</b> Intravenous conscious and IV sedation with complex surgical services	85%	80%
	<b>Basic Endodontic Therapy:</b> Pulpal therapy, root canal therapy, pulpotomy	85%	80%
	<b>Basic Periodontal Services:</b> Non-surgical periodontal care	85%	80%
	<b>Complex Surgical Periodontal Care:</b> Surgical periodontal care	85%	80%
	<b>Posterior Composite Resins</b>	Optional Treatment †	
<b>Complex or Major Restorative Services</b>	Inlays	Optional Treatment †	
	Onlays, crowns and crown repairs	50%	50%
	<b>Prosthetic Services</b> Removable prosthetic services - dentures and partials	50%**	50%**
	Fixed prosthetic services - bridges	50%**	50%**
	Repairs - removable and fixed prosthetic services	50%	50%
	<b>Implants</b>	50%**	50%**
<b>Deductible</b>	Per person/per family (calendar year) No deductible for diagnostic and preventive services	None	\$25/\$75 or \$50/\$150
	Per person/lifetime	\$100	\$100
<b>Annual Plan Maximum</b>	Per person/per calendar year	\$1000 or \$1500	\$1000 or \$1500
<b>Optional Orthodontic Coverage</b>	A minimum of 10 enrolled employees required Available only for dependent children, age 8-18	50% / \$1000 or \$1500 lifetime maximum	50% / \$1000 or \$1500 lifetime maximum

Members who receive services from Delta Dental PPO network dentists receive the highest cost savings. Members who receive services from Delta Dental Premier network dentists receive less cost savings than those who see Delta Dental PPO network dentists.

Members who receive services from non-Delta Dental network dentists are covered at the same slightly lower benefit levels as those who see Delta Dental Premier network dentists. However, because non-Delta Dental network dentists are not under contractual obligation, they may balance bill members for the amount not reimbursed under the plan.

† Optional Treatment: Plan member receives the amalgam benefit for the least costly, commonly performed course of treatment. The plan member is responsible for the balance of the treatment cost.

\* Subject to deductible. \*\* Missing-tooth exclusion applies during the first 24 months of coverage.

Claims are subject to review. We strongly recommend a pre-estimate for implants and all major services.

For exact benefits and current rates, contact your Delta Dental Sales Representative: (402) 397-4878 or (800) 736-0710

# Trust the expertise only a world-class organization delivers. Count on the values only a hometown business understands.

Delta Dental has built a reputation as the premier dental benefits system in the United States. As your hometown team, Delta Dental of Nebraska is proud to live up to that reputation – with solid plans and a commitment to innovation and excellence that set us apart.

You can count on us to deliver on our promises, large and small. You can rely on us for great dental plans. You can turn to us for fast, knowledgeable and friendly service.

From one Nebraska organization to another, we invite you to experience for yourself what a rapidly growing number of Nebraska-based groups have already experienced first-hand: A consistently better dental plan, in your own backyard.

## Millennium Choice

*The Millennium Choice program is our most flexible network plan, giving employees more choice when selecting their dental benefits program.*

**The Delta Dental PPO option** gives members access to dentists in the Delta Dental PPO network. For some services, benefits are higher and there's no deductible to satisfy when visiting a Delta Dental PPO network dentist.

**The Delta Dental Premier option** gives members access to the Delta Dental Premier network. Members may also go out-of-network, although balance-billing may apply.

### See any dentist or specialist – no referral required

- Millennium Choice members may receive care from any licensed dentist.
- Out-of-pocket costs are greatly reduced when a network dentist provides services.

### Advantages to seeing a network dentist include:

**No balance billing** – With a network dentist, members won't be billed for the difference between the actual procedure charge and what the plan allows. When members receive care from a non-network dentist, they are responsible for the balance of the bill.

**No paperwork** – When members use network dentists, there's no paperwork. Dentists bill us, and we pay them directly. Members choosing a non-network dentist may have to submit their own claim for covered expenses.

### The largest networks in the state – and the nation

- Millennium Choice members have access to the largest dental networks in the nation – the Delta Dental PPO network and the Delta Dental Premier network.
- The Delta Dental Premier network offers 223,000 dentist office locations nationwide and 774 unique dentists in Nebraska.
- The Delta Dental PPO network offers 143,000 dentist office locations.
- Three out of four dentists in America are in our network.
- Our provider information is accurate thanks to rigorous credentialing and follow up.
- Members also have access to emergency dental care when they travel the world.

### The savings really add up

- Network providers agree to rates that are often lower than their usual fees. This results in lower claim costs, which keep premiums affordable.
- Our operating costs are among the industry's very lowest, so we're able to pass those savings on to our members.
- With the lifetime deductible option, members save considerable money over time. After the deductible is met, they never pay it again as long as they remain in the plan as a member of your group.

### We set the standard for service

- We retain 98% of our customers year after year.
- We pay 99% of claims within 10 business days with 99% accuracy.
- Our plans are expertly administered through a partnership with Delta Dental of Minnesota, which has received an "A" rating (Excellent) from A.M. Best for 12 straight years for financial stability – among the highest-ranked dental plans in the country.

### Custom programs for groups of more than 100

- If your group has more than 100 employees, Delta Dental will tailor a dental benefits program that meets your specific needs.



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[www.deltadentalne.org](http://www.deltadentalne.org)

*Turn to the hometown dental  
benefits expert you know and trust.*

Call our sales department at  
402-397-4878 or 1-800-736-0710.