Benefit Highlights: Delta Dental PPO ™

Plan Benefit Highlights for: University of Southern California

Group No: 03378 - 02003

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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	USC School/Faculty dentists: \$50 per person / \$150 per family each calendar year Delta Dental PPO dentists: \$50 per person / \$150 per family each calendar year Delta Dental Premier dentists: \$75 per person / \$225 per family each calendar year Non-Delta Dental dentists: \$75 per person / \$225 per family each calendar year USC School/Faculty dentists: Yes Delta Dental PPO dentists: Yes			
(D & P)?	Delta Dental Premier dentists: Yes Non-Delta Dental dentists: No			
Deductibles waived for 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	USC In-PPO Network Out-of-PPO Network			
Covered Services*	School/Faculty dentists	Delta Dental PPO dentists [†]	Delta Dental Premier dentists [†]	Non-Delta Dental dentists [†]
Diagnostic & Preventive Services (D & P) Exams, cleanings and x-rays	100 %	90 %	80 %	80 %
Basic Services				
Fillings posterior composites and sealants	100 %	80 %	70 %	70 %
Fillings posterior composites	100 % 100 %	80 % 80 %	70 % 70 %	70 % 70 %
Fillings posterior composites and sealants Endodontics (root canals) Covered Under Basic Services Periodontics (gum treatment) Covered Under Basic Services				
Fillings posterior composites and sealants Endodontics (root canals) Covered Under Basic Services Periodontics (gum treatment)	100 %	80 %	70 %	70 %
Fillings posterior composites and sealants Endodontics (root canals) Covered Under Basic Services Periodontics (gum treatment) Covered Under Basic Services Oral Surgery Covered Under Basic Services Major Services Crowns, onlays and cast restorations	100 % 100 %	80 % 80 %	70 % 70 %	70 % 70 %
Fillings posterior composites and sealants Endodontics (root canals) Covered Under Basic Services Periodontics (gum treatment) Covered Under Basic Services Oral Surgery Covered Under Basic Services Major Services Crowns, onlays and cast	100 % 100 % 100 %	80 % 80 % 80 % 60 % 60 %	70 % 70 % 70 % 50 % 50 %	70 % 70 % 70 %
Fillings posterior composites and sealants Endodontics (root canals) Covered Under Basic Services Periodontics (gum treatment) Covered Under Basic Services Oral Surgery Covered Under Basic Services Major Services Crowns, onlays and cast restorations Prosthodontics Bridges and dentures Implant Benefits	100 % 100 % 100 % 100 % 100 %	80 % 80 % 80 % 60 % 60 % 50	70 % 70 % 70 % 50 %	70 % 70 % 70 % 50 % 50 %
Fillings posterior composites and sealants Endodontics (root canals) Covered Under Basic Services Periodontics (gum treatment) Covered Under Basic Services Oral Surgery Covered Under Basic Services Major Services Crowns, onlays and cast restorations Prosthodontics Bridges and dentures	100 % 100 % 100 % 100 % 100 %	80 % 80 % 80 % 60 % 60 % 50 rate \$1,500 calendar	70 % 70 % 70 % 50 % 50 %	70 % 70 % 70 % 50 % 50 %

* 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 program allowance for non-Delta Dental dentists.

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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. HLT_PPO_3HILO_DDC (Rev. 8/14/2024)