

Delta Dental — Plan Comparison & Monthly Rates

PW Delta Dental PPO 1500 vs. PW Delta Dental MAX • Individual & family dental coverage • Issue ages 18–100 • Available in all 50 states

Monthly Rates

	PW DELTA DENTAL PPO 1500 Delta Dental PPO network	PW DELTA DENTAL MAX Delta Dental PPO + Premier network
Single	\$61.50	\$79.50
Single + Children	\$109.50	\$143.50
Single + Spouse	\$117.00	\$150.50
Family	\$174.00	\$219.00

Rates shown are monthly. Enrollment deadline is the 21st of the month prior to the requested effective date. Coverage is in force from the effective date — no waiting periods and no benefit reductions on either plan.

Benefit Comparison

	PW DELTA DENTAL PPO 1500 Delta Dental PPO network	PW DELTA DENTAL MAX Delta Dental PPO + Premier network
Annual Maximum Per insured person	\$1,500 per person Stated as a single maximum — not split by network	In-Network: \$1,500 Out-of-Network: \$1,000
Annual Deductible Waived for preventive & diagnostic	In-Network: \$50 per person / \$150 family Out-of-Network: \$100 per person / \$300 family	In-Network: \$50 individual / \$150 family Out-of-Network: \$50 individual / \$150 family
Preventive & Diagnostic Exams; cleanings; bitewing X-rays; full-mouth X-rays; fluoride; space maintainers	In-Network: Covered at 100% Out-of-Network: Covered at 80%	In-Network: Covered at 100% Out-of-Network: Covered at 100%
Basic Services Fillings; simple extractions; oral surgery; periodontics; root canals; sealants	In-Network: Covered at 80% Out-of-Network: Covered at 50%	In-Network: Covered at 80% Out-of-Network: Covered at 80%
Major Services Crowns & gold restorations; bridgework; full & partial dentures; denture repair; implants	In-Network: Covered at 50% Out-of-Network: Covered at 50%	In-Network: Covered at 50% Out-of-Network: Covered at 50%
Orthodontic Services	Not listed as a covered service	Not covered
Carryover Max Benefit Roll unused annual maximum forward	Included	Included
Waiting Periods	None	None
Provider Access	Three out of four dentists nationwide	Three out of four dentists nationwide

How to Choose

- **Same in-network benefits.** Both plans pay 100% preventive, 80% basic and 50% major in-network, with a \$50 / \$150 deductible and a \$1,500 annual maximum. If the member stays in-network, the PPO 1500 delivers the same coverage for \$18.00–\$45.00 less per month.
- **MAX is the out-of-network plan.** MAX pays the same percentage in or out of network (100% / 80% / 50%) and keeps the deductible at \$50 / \$150 either way. On the PPO 1500, going out-of-network drops preventive to 80%, basic to 50%, and doubles the deductible to \$100 / \$300.
- **MAX trades away out-of-network maximum.** MAX splits its annual maximum by network — \$1,500 in-network but \$1,000 out-of-network. The PPO 1500 schedule lists a single \$1,500 maximum per person. Richer out-of-network coinsurance on MAX, lower out-of-network ceiling.
- **Broader network on MAX.** MAX runs on Delta Dental PPO + Premier; the PPO 1500 is PPO only. Premier picks up dentists who contract with Delta but not at PPO rates.
- **Neither plan covers orthodontia.** MAX excludes it explicitly; the PPO 1500 schedule does not list it as a covered service.

Delta Dental MAX — Frequency Limitations

Service	Limit	Service	Limit
Exams / cleanings	Twice per year	Root canal	Once per tooth per lifetime
Bitewing X-rays	Once per year	Crowns	Once per tooth every 5 years
Full-mouth X-rays	Once every 5 years	Dentures / bridges / implants	Once every 5 years
Fillings	Once per tooth per 365 days		

Fluoride treatments and other preventive services on the PPO 1500 are also subject to frequency limitations per the plan documents.

Locating a Network Dentist

Visit the Delta Dental website or use the mobile app → select **Find a Dentist** → enter city, ZIP code or partial address → select the distance you are willing to travel → choose the applicable network (**Delta Dental PPO** for the PPO 1500, **Delta Dental PPO + Premier** for MAX) → click **Search**.

This summary is provided for comparison purposes only and is not a contract. Benefits, exclusions and limitations are governed in full by the issued policy, certificate and plan documents. Rates are subject to change and to carrier approval.