



+ VSP Vision

Fage Financial

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Delta Dental PPO 1500 + VSP Vision

Dental & vision bundle * Delta Dental PPO network + VSP Choice network * Available in all 50 states

Monthly Rates

Coverage tier	Monthly premium
Member Only	\$77.50
Member + Spouse	\$140.00
Member + Child(ren)	\$131.50
Member + Family	\$206.50

Plus a \$6.00 monthly administration fee and a one-time \$25.00 processing fee. Enrollment deadline: the 21st of the month before the requested effective date.

Dental Benefits - Delta Dental PPO 1500

Benefit	In-network	Out-of-network
Annual maximum	\$1,500 per person	\$1,500 per person
Annual deductible	\$50 per person / \$150 family	\$100 per person / \$300 family
Deductible waived for	Preventive & diagnostic	Preventive & diagnostic
Preventive & diagnostic	Covered at 100%	Covered at 80%
Basic services	Covered at 80%	Covered at 50%
Major services	Covered at 50%	Covered at 50%
Carryover maximum	Included - unused annual maximum carries into future years	-
Orthodontia	Not covered	Not covered

Preventive & diagnostic: exams, cleanings, bitewing and full-mouth X-rays, fluoride (frequency limits apply), space maintainers. Basic: fillings, simple extractions, oral surgery, periodontics, root canals, sealants. Major: crowns & gold restorations, bridgework, full & partial dentures, denture repair, implants.

Vision Benefits - VSP

Benefit	In-network (VSP Choice doctor)	Out-of-network reimbursement
Copay (exam / materials)	\$10 / \$25	-
Eye exam	\$10 copay	Up to \$50
Frames	\$150 retail allowance + 20% off overage	Up to \$48

Lenses - single vision	\$25 copay	Up to \$48
Lenses - bifocal	\$25 copay	Up to \$67
Lenses - trifocal	\$25 copay	Up to \$86
Lenses - lenticular	\$25 copay	Up to \$126
Contacts - elective (instead of glasses)	\$150 allowance + 15% off fitting/eval	Up to \$105
Contacts - medically necessary	Covered in full, copay waived	Up to \$210

Service frequencies

Eye exam	Every 12 months
Lenses	Every 12 months
Contact lenses	Every 12 months
Frames	Every 24 months

VSP is the only national not-for-profit vision care company; 1 in 4 Americans have VSP coverage. Find a VSP doctor at vsp.com (VSP Choice network). Find a Delta Dental dentist at deltadental.com.

This summary is provided by Fage Financial for convenience and is not a contract. Benefits, limitations and exclusions are governed by the plan documents issued by the carriers. Rates shown are the plan premiums; the administration and processing fees listed above are billed with the premium.