



Sweet...and good for your teeth

Dental insurance / PPO

Protect your dental health and budget

Taking care of your teeth and gums helps protect your smile—and much more. Scientists have found links between gum disease and serious medical conditions,¹ including:

Heart disease

Diabetes

Osteoporosis

Alzheimer's

Stroke

There are some important advantages to buying insurance that's offered to employees as a group.

Cost. Group rates are often less expensive than rates for individual policies.

Convenience. Payroll deduction is simple and easy if this coverage is funded by you.

Certainty. You can choose quality coverage recommended by your employer.

Easy, convenient services

The *Lincoln DentalConnect*[®] plan provides you with online tools to help you:

- Calculate costs
- Find a dentist
- Evaluate risks
- Get answers to your questions
- Check your claim status
- Learn more about dental health and treatments with an online library and Dental Dictionary

And, if you or your dentist need your benefit information quickly, our Dental Eligibility service can provide the information within minutes of your call.

What you need to know about dental PPO plans

In-network or out-of-network dentists

When you use a preferred provider organization (PPO²) dental plan, an in-network dentist agrees to accept a negotiated, discounted fee for many services. You may choose to use an out-of-network dentist, but your out-of-pocket costs could be higher.

Deductibles and coinsurance

Some services have deductibles and coinsurance percentages, which means you are responsible for some of the initial costs before your insurance pays.

Annual and lifetime limits

There are annual limits on the benefits you receive and lifetime limits for orthodontia (if included in your plan).

¹American Academy of Periodontology, "Periodontal Disease and Systemic Health," PERIO.ORG, www.perio.org/consumer/other-diseases.

²In Texas, known as a Contracting Dental Plan.



The PPO plan has more than 296,000 provider locations nationwide, so it's easy to find a dentist close to you.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

Even more reason to smile

Your plan also includes valuable services for vision and hearing. As a covered dental member, you can take advantage of our:

Discount vision program.

Enjoy savings on a variety of vision services, procedures and products with the *Lincoln VisionConnect*[®] discount vision program, provided by Optum HealthAllies[®].

Hearing service plan.

Access high-quality services and hearing aids at discounted rates.

See summary of benefits for a complete list of plan details.

How a PPO works

Michelle needs a crown, which is a major restorative service. She can choose between a dentist who is in the network and one who is not.

	In-network	Out-of-network
Dentist's normal charge	\$1,300	\$1,300
PPO negotiated fee	\$1,000	N/A
U&C amount*	N/A	\$1,200
<i>Subtotal</i>	<i>\$1,000</i>	<i>\$1,200</i>
Deductible	– \$50	– \$100
<i>Subtotal</i>	<i>\$950</i>	<i>\$1,100</i>
Coinsurance	x 50%	x 50%
Benefit paid to dentist	\$475	\$550

Calculating Michelle's expenses		
Patient liability above U&C amount*	N/A	\$100
Deductible	+ \$50	+ \$100
Coinsurance (Michelle's portion)	+ \$475	+ \$550
Michelle pays out of her pocket	\$525	\$750

Total savings using a participating provider = \$225

*The usual and customary (U&C) fee is the amount typically charged for a service in your area and is the maximum amount the plan will pay for services from an out-of-network provider. For illustrative purposes in this example, the U&C fee for this service is \$1,200.

Protect your dental health with the *Lincoln DentalConnect*[®] plan from Lincoln Financial.

The *Lincoln VisionConnect*[®] discount vision program, provided by Optum HealthAllies[®], is administered by HealthAllies, Inc., a discount medical plan organization. The discount program is not a qualified health plan under the Affordable Care Act. **The *Lincoln VisionConnect*[®] discount vision program is NOT insurance.** The discount program provides discounts at certain health care providers for medical services. Optum HealthAllies does not make payments directly to the providers of medical services. The program member is obligated to pay for all health care services but will receive a discount from those health care providers who have contracted with the discount plan organization. HealthAllies, Inc. is located at MN103-0550, P.O. Box 1459, Minneapolis, MN 55414. Contact information: 800-377-0263, www.optumhealthallies.com or ohacustomer@optum.com.

The *Lincoln VisionConnect*[®] discount vision program is marketed by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, this program is marketed by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group[®] companies. *Lincoln VisionConnect*[®] is a registered trademark of Lincoln National Corporation.

Hearing services are provided by EPIC Hearing Health Care. *Lincoln DentalConnect*[®] health center Web content is provided by go2dental.com, Santa Clara, CA. EPIC Hearing Health Care and go2dental.com are not Lincoln Financial Group[®] companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Insurance products (policy series GL11, GL11LG) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products (policy series GL11) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group[®] companies. Product availability and/or features may vary by state. Limitations and exclusions apply. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

©2015 Lincoln National Corporation

LincolnFinancial.com

LCN-1100130-011615

PDF 2/15 Z02

Order code: DTL-EE-FLI001

