



# It's your choice

## Lincoln DentalConnect® PPO and DHMO options

### Plan options you can smile about

In California, Florida and Texas, Lincoln Financial offers a choice of plans—*Lincoln DentalConnect*® PPO (preferred provider organization)<sup>1</sup> or DHMO (dental health maintenance organization)—so you can find the coverage you need for your employees.

#### With our PPO and DHMO plans:

- **You have greater flexibility.** You can give your employees more choices by offering both our PPO plan and our DHMO plan. Our PPO gives you virtually unlimited benefit combinations.
- **You choose how to fund the plan.** Our plans can be offered as employer-paid or employee-paid. This gives you flexibility in deciding how to pay for this valuable benefit.
- **You enjoy real-time online group administration to save time and money and to reduce errors.**
- **Your employees can use our online tools to find a dentist and print ID cards.** They can even estimate their out-of-pocket costs for some procedures using our convenient cost calculator.

### Let your employees choose the dental plan that's right for them

PPO	DHMO
National provider network	Regional provider network
Any dentist	Network dentist
Coinsurances and deductibles	Defined copayments and no deductibles
Calendar-year maximums	No calendar-year maximums
Orthodontia optional	Orthodontia standard <sup>2</sup>
Waiting periods (with an option to waive)	No waiting periods
No referrals for specialists	Referrals for specialists <sup>2</sup>
Online tools	Online tools
Large list of covered procedures	Defined list of covered procedures

**Contact your Lincoln employee benefits representative for more information.**

<sup>1</sup>In Texas, PPO plans are known as Contracting Dental Plans.

<sup>2</sup>In Florida, select plans are provided at a discount, and a referral is not required.

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**You're In Charge®**

The *Lincoln DentalConnect*® PPO network is comprised of several leased provider networks.

*Lincoln DentalConnect*® PPO products (policy series GL11, GL11LG) and Contracting Dental Plans (policy series GL11) 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. Limitations and exclusions apply.

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