



What you need to know about *Lincoln DentalConnect*® PPO Usual & Customary dental plans

Save money with our extensive network

- 1 In-network or out-of-network dentists**

When you use a preferred provider organization (PPO) dental plan¹, an in-network dentist agrees to a negotiated, discounted fee for many services—which means you can enjoy greater cost savings when you see an in-network dentist. You may choose to use an out-of-network dentist, but your out-of-pocket costs could be higher.
- 2 Deductibles and coinsurance**

Some services have deductibles and coinsurance percentages, which means you pay some of the initial costs before your insurance pays.
- 3 Annual and lifetime limits**

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



It's easy to find a dentist

Look for a dentist without logging in! Visit LincolnFinancial.com/FindADentist. You can search by:

- Location
- Distance you are willing to travel
- Dentist or office name
- Specialty, language, and more

¹ In Texas, known as a Contracting Dental Plan.

Savings add up when you use an in-network dentist

The Usual & 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 dentist. Let's look at an example of how savings add up. 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.

Calculating benefits paid to the dentist		
	In-network	Out-of-network
Dentist's normal charge for a crown	\$1,300	\$1,300
PPO negotiated fee for in-network dentists	\$1,000	N/A
U&C amount* for out-of-network dentists	N/A	\$1,200
Subtotal	\$1,000	\$1,200
Deductible	– \$50	– \$100
Covered charge	\$950	\$1,100
Coinsurance	x 50%	x 50%
Benefit paid to dentist	\$475	\$550

Calculating Michelle's out-of-pocket expenses		
	In-network	Out-of-network
Patient liability above U&C amount*	N/A	\$100
Deductible	+ \$50	+ \$100
Coinsurance (Michelle's portion)	+ \$475	\$550
Michelle pays out of his pocket	\$525	\$750
Total savings using an in-network dentist = \$225		

* For illustrative purposes in this example, the U&C fee for this service is \$1,200.



Get connected with online tools to manage your dental care

Register for *Lincoln DentalConnect*® online tools at LincolnFinancial.com. Click "**Log in/Register**" to register for your online account in minutes.

- Print an ID card
- Check your claim status

You can also:

- Estimate the average cost of a dental procedure
- Have your questions answered by a licensed dentist
- Switch between English and Spanish versions in just one click
- Catch up with the latest dental news, trends and developments
- Access an in-depth database on a full array of dental health topics
 - Discover the important connection between your dental health and overall health
 - Learn about dental health for children, from baby's first tooth to dental emergencies
 - Take an in-depth look at dental health recommendations for seniors
 - Evaluate your risk for oral cancer, periodontal disease and tooth decay

The Lincoln Dental Mobile App

Lincoln dental insurance is simple and convenient, and now keeping track of your plan is just as easy with the **Lincoln Dental Mobile App**. Download ID cards, view benefits, track claims and more!



Questions?

Contact Lincoln customer service at **800-423-2765**
Monday through Thursday, 8 a.m. to 8 p.m., ET
Friday, 8 a.m. to 6 p.m., ET

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See the plan policy for complete details. The *Lincoln DentalConnect*® PPO network is comprised of several leased provider networks. 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.

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