



Welcome to Delta Dental

Two great dental options to choose  
from



Delta Dental PPO™

# We've got you covered

Delta Dental PPO

PPO

- Visit a PPO dentist to save the most.
- You can visit any licensed dentist.
- You won't be charged more than your expected share of the bill.
- You don't need an ID card to check in.
- We'll coordinate dual coverage.



# Delta Dental PPO

The Delta Dental Difference<sup>®</sup>

PPO



Delta Dental PPO



Delta Dental Premier<sup>®</sup>



Non-Delta Dental

The Delta Dental Difference is rooted in our vast network of PPO and Premier dentists. When you stay in-network and visit one of these dentists, you won't get charged more than your expected share of the bill. If you can't find a PPO dentist, Delta Dental Premier dentists offer the next best opportunity to save.

# PPO Benefit Highlight Sheet

## Benefit Highlights: Delta Dental PPO™

Effective Date: 1/1/2022

Benefits	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
<b>Deductibles</b> per member / per family each calendar year	\$50/ \$150	\$50/ \$150	\$50/ \$150
Deductibles waived for Diagnostic & Preventive?	Yes, for all Dentists		
Deductibles waived for Orthodontics?	Separate Lifetime Deductible Applies		
<b>Maximum</b> Per member each calendar year	\$2,000	\$2,000	\$2,000
D&P counts toward maximum?	Yes, for all Dentists		
Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
<b>Diagnostic &amp; Preventive Services (D&amp;P)</b> Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%	100%	100%
<b>Basic Services</b> Fillings, Simple Extractions, Posterior Composites and Denture Repair/Reline/Rebase	80%	80%	80%
<b>Endodontics</b> Root Canals	80%	80%	80%
<b>Periodontics</b> Surgical and Non-Surgical Periodontics	80%	80%	80%
<b>Oral Surgery</b>	80%	80%	80%
<b>Major Services - (6 month waiting period)</b> Crowns, Inlays, Onlays and Cast Restorations	50%	50%	50%
<b>Prosthodontics - (6 month waiting period)</b> Bridges and Dentures	50%	50%	50%
<b>Implants - (6 month waiting period)</b> Implant Services	50%	50%	50%
<b>Orthodontic - (12 month waiting period)</b> Adults and Dependent Children	50%	50%	50%
<b>Lifetime Orthodontic Deductible</b>	\$50 Lifetime	\$50 Lifetime	\$50 Lifetime
<b>Orthodontic Maximum</b>	\$1,750 Lifetime	\$1,750 Lifetime	\$1,750 Lifetime

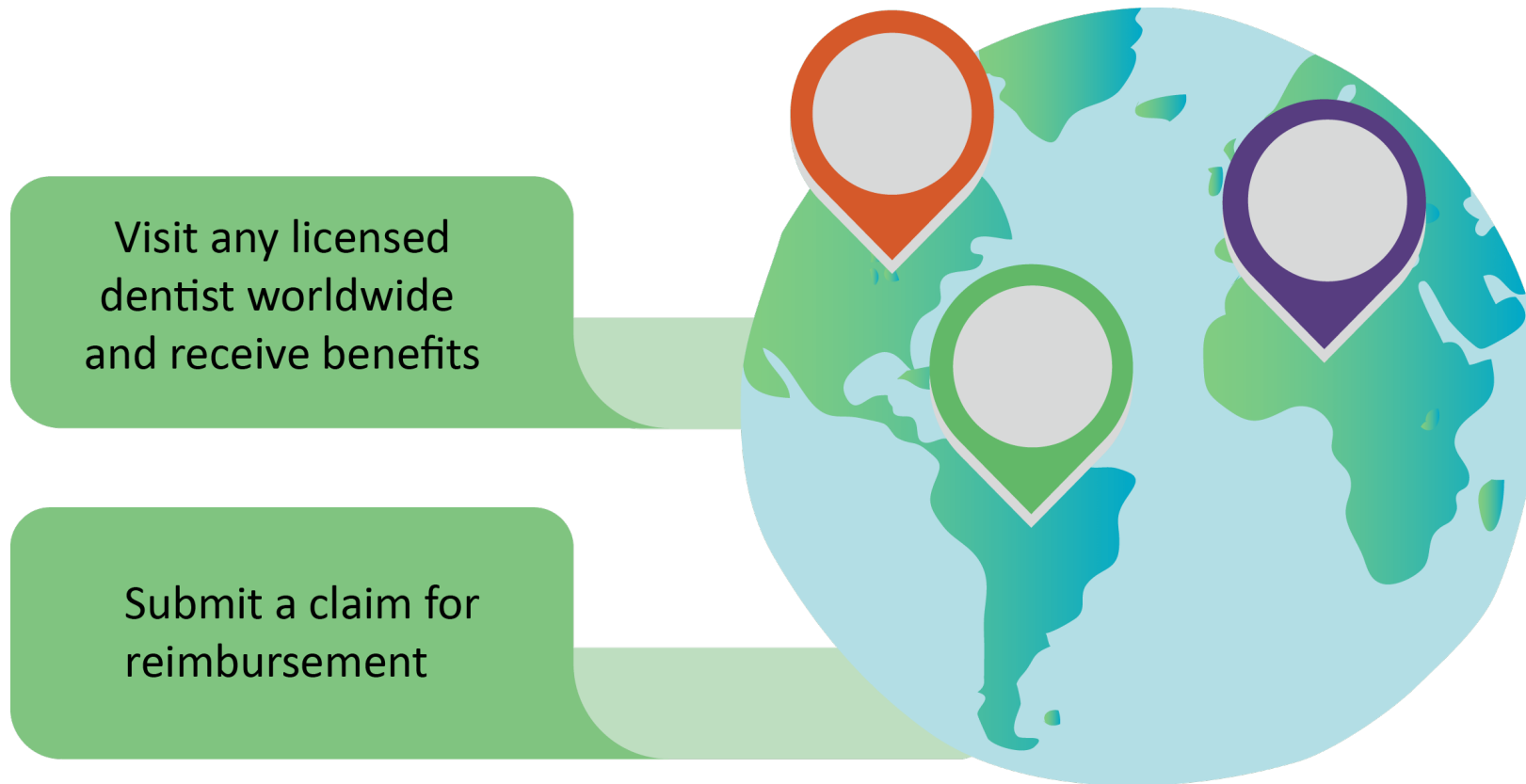
For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).

\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for Non-Delta Dental dentists.

# Emergency coverage

PPO



# Pre-treatment estimate

It's easy to plan for dental expenses

PPO

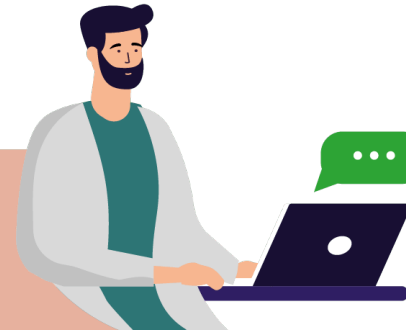
1

Ask your dentist for an estimate



2

Dentist sends details to Delta Dental



3

You and your dentist receive a cost estimate



# Cost Estimator

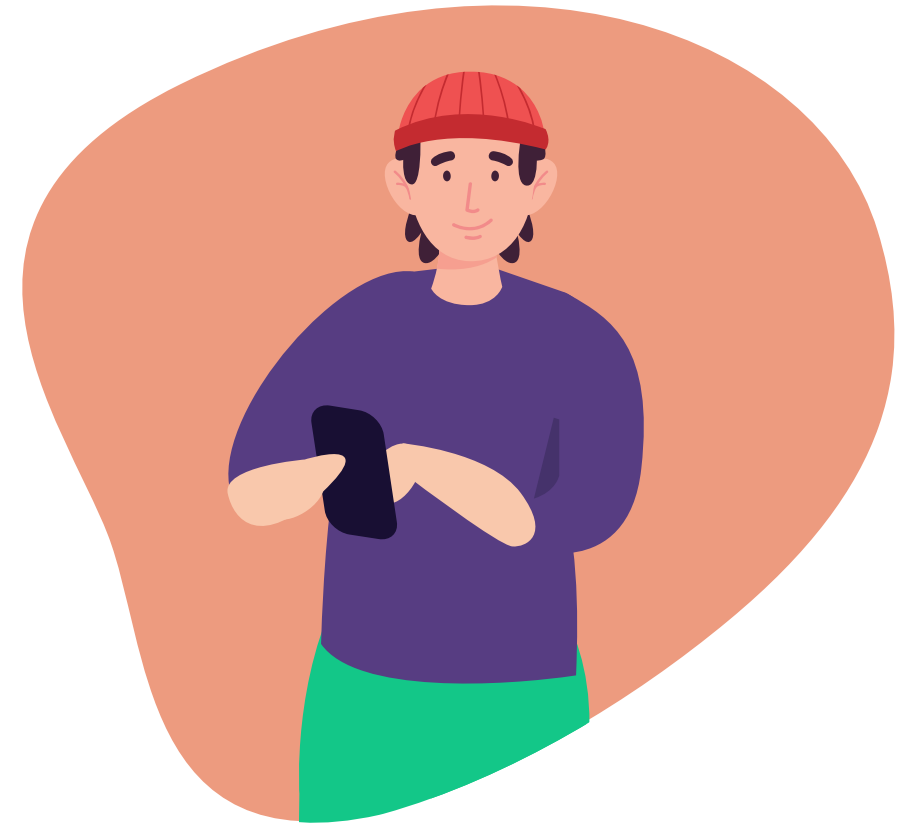
PPO

Budget for dental expenses with personalized estimates

**Personalized.** Estimates are based on your benefits, including maximums and deductibles.

**Insightful.** Compare the cost of the same procedure at different dentists.

**Economical.** See how choosing an in-network dentist can help you save.





# SmileWay® Wellness Benefits

PPO

SmileWay Wellness Benefits offers expanded coverage to keep costs low while improving overall health and wellness

## SmileWay Wellness Benefits

Periodontal scaling and root planing	1 every calendar or contract year	100% covered
Teeth cleaning (prophylaxis)	Any combination of 4 per calendar or contract year	100% covered
Periodontal maintenance procedure		
Scaling in presence of moderate to severe gingival inflammation		

Expanded coverage if you've been diagnosed with the following chronic medical conditions: diabetes, heart disease, HIV/AIDS, rheumatoid arthritis or stroke.



DHMO

Available in TX, AL, MO, OK, OR, TN, WI

DeltaCare<sup>®</sup> USA: A prepaid, fixed copayment plan

# Comprehensive coverage

DeltaCare USA advantages

DHMO

Available in TX, AL, MO, OK, OR, TN, WI

Once enrolled, select a primary dentist from the DeltaCare USA network to start enjoying:

- Set copays
- No annual maximums
- No deductibles
- No claims
- Low premiums



# How DeltaCare USA works

DHMO

Getting dental care is easy

1



Delta Dental will assign a primary care dentist based on your zip code

Make an appointment



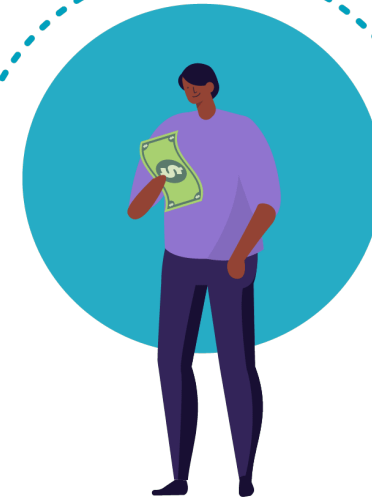
2

3



Visit the dentist

Pay your copayment (if any)



4

# Choosing your primary care dentist

DHMO

## Your DeltaCare USA network access

Go to [deltadentalins.com](https://deltadentalins.com) to browse the DeltaCare USA dentists in your area.

Write down the facility number of the primary care dentist you would like.

Change request received by the 21<sup>st</sup> of the month are effective on the first day of the following month.

### Submit your request

- Online: Create an online account at [deltadentalins.com](https://deltadentalins.com)
- By phone: Call Customer Service at **800-422-4234**

Available in TX, AL, MO, OK, OR, TN, WI

To request a primary care dentist effective January 1, 2022, contact customer service between Dec 13<sup>th</sup> – 21<sup>st</sup> with your selection. Otherwise, a primary care dentist will be assigned according to your zip code.



# Securing specialty and emergency care

Your DeltaCare USA network access

DHMO

- If you need specialty care, your primary care dentist will refer you
- Your primary care dentist requests authorization for specialty services
- Plan includes out-of-network coverage for emergencies, contact Delta Dental for plan details.



# What's covered

Your DeltaCare USA plan

DHMO

## Deductibles and maximums

None

## Diagnostic and preventive services

Cleanings (per 6-month period) No Cost

Exams No Cost

Bitewing x-rays No Cost

## Basic services

Sealants – per tooth \$10

Metal fillings No Cost  
Tooth colored fillings\* \$55

Root canals \$110 - \$350

Scaling and root planing \$90

## Major services

Crown-porcelain high noble metal \$380

Denture - maxillary \$350

Implant - surgical implant body \$1,005



\* See copayment schedule for any limitations

# What's covered (continued)

DHMO

Your DeltaCare USA plan



- Orthodontic coverage for children and adults
- All phases of orthodontic treatment are covered
- Pre-and post-records
- Tooth extractions
- Coverage for in-progress treatment

## Comprehensive orthodontic treatment

Pre/Post orthodontic records	\$200 copayment
Children	\$1,900 copayment
Adults	\$2,100 copayment



# Plan Comparisons



## PPO Dental Plan

You can visit any licensed dentist. Visit a PPO dentist for the greatest savings.

---

\$2,000 annual maximum and \$50/150 deductible waived for diagnostic and preventive services

---

Covered services are paid based on a percentage

---

No referral needed to visit a specialist

---

Visit a Delta Dental dentist, the dental office will file a claim for you; if you go to a non-Delta Dental dentist, you may have to submit the claim.

## DeltaCare USA (DHMO)

You must seek services from your primary care dentist to receive benefits.

---

No annual maximum or deductibles

---

Covered services have preset copayments

---

Contact your primary care dentist to coordinate your referral

---

There are generally no claim forms under your plan

# Check out the website

[deltadentalins.com](https://deltadentalins.com)



- Search for a network dentist in your area.
- Get answers to common questions about your dental plan.
- Read articles, browse recipes and watch videos about oral health and wellness.
- Subscribe to *Grin!*, our quarterly wellness e-magazine.

# Sign up for an online account

[www.deltadentalins.com](http://www.deltadentalins.com) - Access your specific plan information



- **Create an online account on or after January 1, 2022**
- Check your plan details: eligibility, covered services and level of benefits
- Find a network dentist for your plan
- View or print your ID card
- Submit questions to Customer Service
- Get an email alert every time a new document is available and reduce paper

Look up claim statements for recent dental visits on the PPO plan, download explanation of benefits in PDF format

View your assigned primary care dentist on the DHMO plan and submit a request to update it

# Finding a network dentist for your plan

deltadentalins.com

## Find a dentist

1. Visit **deltadentalins.com** and click on **Find a Dentist** in the top menu.
2. Enter your ZIP code and select your dental network from the drop-down menu.
3. Click **Find a Dentist** and **refine** your search by distance, specialty, languages spoken or extended office hours.
4. View dentists' patient ratings and reviews of dental care from Yelp in making a selection.

The screenshot shows the 'Find a dentist' search interface. It includes a header with navigation links, a search bar with a 'Find a dentist' button, and a dropdown menu for selecting a network. A zoomed-in view of the search form shows fields for 'Enter zip code' and 'Select a network', with a 'Find a dentist' button below.

The 'Refine Search' sidebar is shown with the following options:

- Sort by:
  - Best match
  - Distance
- Filters:
  - > Distance
  - > Networks
    - Delta Dental PPO
    - Delta Dental Premier
    - DeltaCare USA
    - DeltaCare USA Individual
    - DeltaCare USA Medicare
    - DeltaCare USA Connect
  - > Accepting new patients
  - > Specialties
  - > Languages
  - > Extended office hours
  - > Office access

## Select a Network

### PPO Plan → Delta Dental PPO

#### Stay in network to save

Visit a dentist in the PPO<sup>1</sup> network to maximize your savings.<sup>2</sup> These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>3</sup> Find a PPO dentist at [deltadentalins.com](https://deltadentalins.com).

If you can't find a PPO dentist, consider a Delta Dental Premier<sup>®</sup> dentist. These dentists have agreed to set fees and offer another opportunity to save.

Save with a PPO dentist



### DHMO Plan → DeltaCare USA

Must Visit Assigned Primary Care Dentist

# Go mobile

Download the app to have all the information you need at your fingertips



## What can you do with the app?

Find a dentist	Coverage details	Electronic ID card	Cost estimator
✓	✓	✓	✓

To find the app, visit the App Store or Google Play and search for “Delta Dental.” Then download the **Delta Dental** app by Delta Dental Plans Association.

*After January 1st*

# Dedicated Customer Service by Plan

Get help by phone or online



PPO Plan: **800-521-2651**

DHMO (DeltaCare) Plan: **800-422-4234**

10/01/2021 – Customer Service can answer general questions about the dental plans.

Speak to a Customer Service representative Monday through Friday, 8 am to 8 pm EST

For simple questions, use our automated phone system, available 24/7

Ask online: Go to **deltadentalins.com** > Contact Us. Then follow the prompts or fill out the Customer Service Form.

# Thanks for your time

We're pleased to take your questions