



Welcome to Delta Dental

Two great dental options to choose  
from



Delta Dental PPO™

# Delta Dental PPO

PPO

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

Visit a PPO dentist to save the most



Delta Dental PPO



Delta Dental Premier<sup>®</sup>



Non-Delta Dental

You can visit any licensed dentist. However, when you stay in-network and visit one of these dentists, you won't get charged more than your expected share of the bill. For the greatest savings, visit a PPO Dentist. If you can't find a PPO dentist, Delta Dental Premier dentists offer the next best opportunity to save.

# PPO Benefit Highlight Sheet

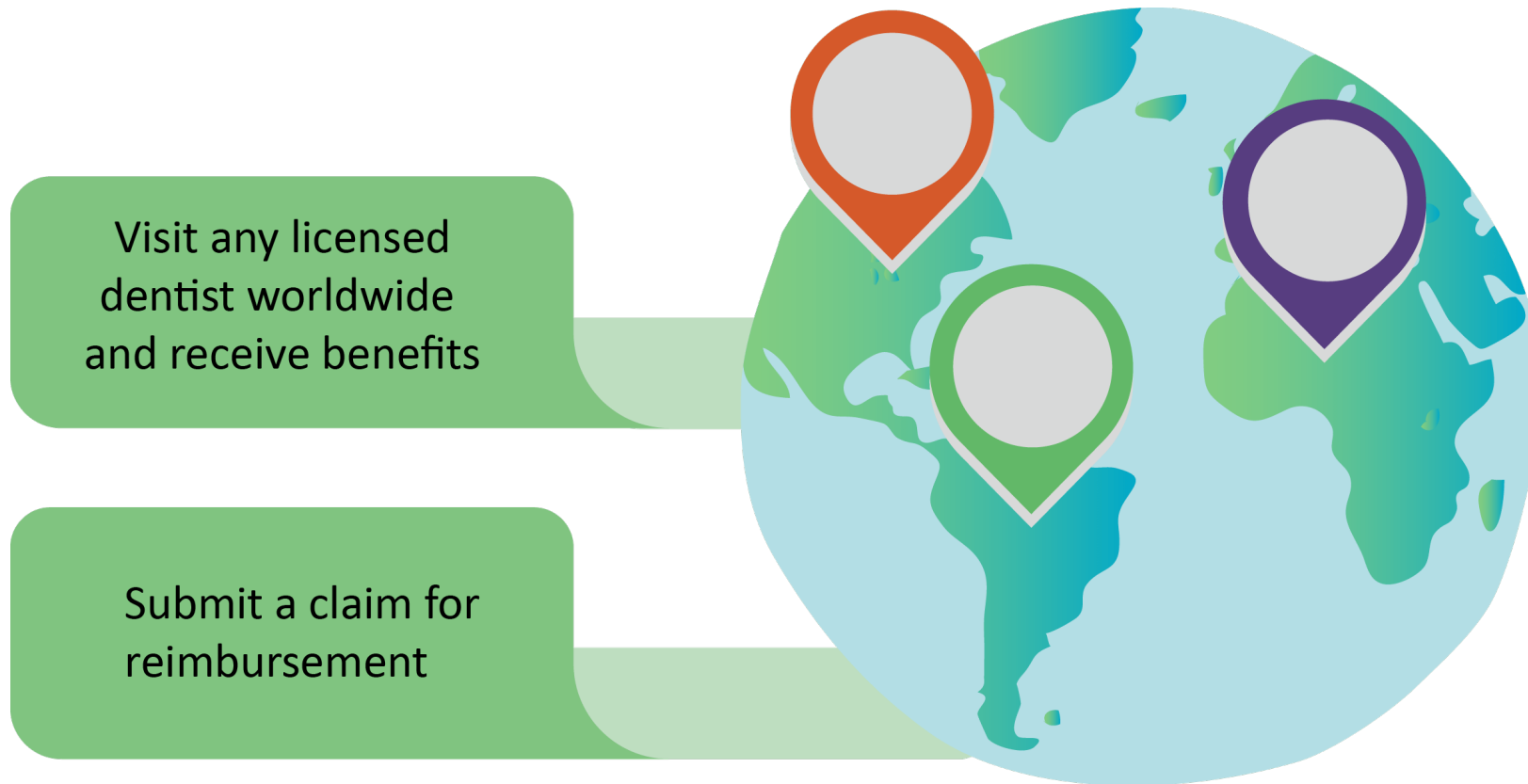
Ask if they are a “contracted”  
Delta Dental PPO dentist.

Non Delta Dentist can balance bill  
you the difference in their  
submitted fee and the accepted  
fee and unbundle services  
resulting in higher out of pocket  
expenses at the dental office.

<b>Deductibles</b>	\$50 per person / \$150 per family each calendar year Separate \$50 Orthodontics lifetime deductible per person			
Deductibles waived for Diagnostic & Preventive (D & P)?	Yes			
<b>Maximums</b>	\$2,000 per person each calendar year			
D & P counts toward maximum?	Yes			
<b>Waiting Period(s)</b>	Basic Services None	Major Services 6 Months	Prosthodontics 6 Months	Orthodontics 12 Months
<b>Benefits and Covered Services*</b>	<b>Delta Dental PPO and Premier dentists**</b>		<b>Non-Delta Dental dentists**</b>	
<b>Diagnostic &amp; Preventive Services (D &amp; P)</b> Exams, cleanings, x-rays and sealants	100%		100%	
<b>Basic Services</b> Fillings and posterior composites	80%		80%	
<b>Endodontics (root canals)</b> Covered Under Basic Services	80%		80%	
<b>Periodontics (gum treatment)</b> Covered Under Basic Services	80%		80%	
<b>Oral Surgery</b> Covered Under Basic Services	80%		80%	
<b>Major Services</b> Crowns, inlays, onlays and cast restorations	50%		50%	
<b>Prosthodontics</b> Bridges, dentures and implants	50%		50%	
<b>Orthodontic Benefits</b> Adults and dependent children	50%		50%	
<b>Orthodontic Maximums</b>	\$1,750 Lifetime		\$1,750 Lifetime	

# Emergency coverage

PPO



# Pre-treatment estimate

It's easy to plan for dental expenses

PPO

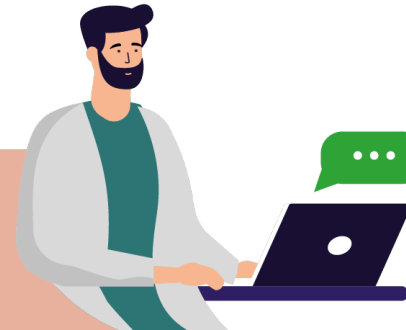
1

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)

Periodontal maintenance procedure

Scaling in presence of moderate to severe gingival inflammation

Any combination of 4 per calendar or contract year

100% covered

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

For groups with this benefit, enrollees simply sign up online at [deltadentalins.com](http://deltadentalins.com). After logging in to their account, they'll either click [Benefits](#) or [Get to know your plan](#) and then [Benefits details](#). To join the program, members will then select [Optional Benefits](#) and then click on [Opt In](#).

The screenshot shows a web interface with a navigation bar at the top containing 'Home', 'Benefits', 'Claims', 'Documents', 'Membership', and 'My Profile'. The 'Benefits' tab is selected. Below the navigation bar is a sidebar with 'Summary', 'Benefit Details', 'Benefit Search', and 'Optional Benefits' (which is highlighted). The main content area is titled 'OPTIONAL BENEFITS' and features the SmileWay logo and the text: 'Smileway® Wellness Benefits. Your dental plan offers expanded coverage if you have been diagnosed with any of the following: diabetes, heart (cardiovascular) disease, HIV/AIDS, rheumatoid arthritis, stroke (cerebrovascular disease). [Learn more](#). Dependents 18 and over are eligible for the program, but must enroll on their own.' Below this text is a table with the following data:

Enrollee	Status	Actions
Jade Hart	Not opted in	<a href="#">Opt In</a>





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



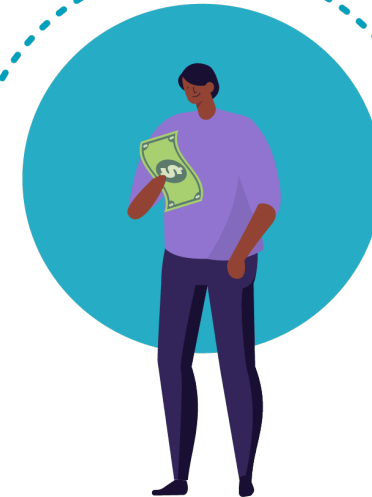
2

3



Visit the dentist

Pay your copayment (if any)



4

# Choosing your primary care dentist

DHMO

Your DeltaCare USA network access

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

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**



# 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)

Your DeltaCare USA plan

DHMO



- 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



- 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



- **New to the plans? Create an online account on or after January 1<sup>st</sup>**
- 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.

Find a dentist

Enter zip code

Select a network

Find a dentist

Refine Search

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](http://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**

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.

# Two tools that make it easier to see a dentist

Virtual Dentistry does **not** apply to annual visit limitations

## Toothpic - PPO plan no cost and DeltaCare with a \$35 co-payment

- An easy-to-use, photo-based platform
- Get answers from a Delta Dental dentist in less than 24 hours
- Ideal for a quick exam or diagnostic report

[deltadental.toothpic.com](https://deltadental.toothpic.com)

## Virtual Consult - available for PPO plan only

- Schedule a live video consultation, any time and anywhere, with a Delta Dental dentist
- Ideal for urgent needs or appointments outside of normal office hours

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

Virtual Consult is available in AL, CA, DC, DE, FL, GA, LA, MD, MS, MT, NV, NY, PA, TX, UT, WV.



# BrushSmart™

A free oral wellness program exclusively for Delta Dental members under both plans



Members that sign up receive:



Immediate  
access to  
special offers



Unlimited  
discount  
redemption



Wellness  
education and  
resources

Sign up is simple. Visit [BrushSmart.org](https://BrushSmart.org)


# Access hearing aid and LASIK discounts

Now available to all members under both plans




Amplifon  
Hearing Health  
Care

62% average savings off  
retail hearing aid pricing

 888-779-1429

QualSight

40-50% off traditional  
LASIK eye surgery

 855-248-2020



# Thanks for your time

We're pleased to take your questions