



Welcome to Delta Dental

Two great dental options to choose
from



Delta Dental PPO™

Delta Dental PPO

PPO

The Delta Dental Difference[®]

Visit a PPO dentist to save the most



Delta Dental PPO



Delta Dental Premier[®]



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.

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).			
Deductibles	\$50 per person / \$150 per family each calendar year Separate \$50 orthodontic lifetime deductible per person			
Deductibles waived for diagnostic & preventive (D & P)?	Yes			
Maximums	\$2,000 per person each calendar year			
D & P counts toward maximum?	No			
Waiting periods	Basic services None	Major services 6 months	Prosthodontics 6 months	Orthodontics 12 months

Benefits and covered services*	Delta Dental PPO dentists*	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & preventive services (D & P) Exams, cleanings, x-rays and sealants	100%	100%	100%
Basic services Fillings and posterior composites	80%	80%	80%
Endodontics (root canals) Covered under basic services	80%	80%	80%
Periodontics (gum treatment) Covered under basic services	80%	80%	80%
Oral surgery Covered under basic services	80%	80%	80%
Major services Crowns, inlays, onlays and cast restorations	50%	50%	50%
Prosthodontics Bridges, dentures and implants	50%	50%	50%
Orthodontic benefits Adults and dependent children	50%	50%	50%
Orthodontic maximums	\$1,750 lifetime	\$1,750 lifetime	\$1,750 lifetime

SmileWay® Wellness Benefits***


Your dental plan offers expanded coverage if you or a covered family member has been diagnosed with amyotrophic lateral sclerosis (ALS), cancer, chronic kidney disease, diabetes, heart disease, HIV/AIDS, Huntington's disease, joint replacement, lupus, opioid misuse and addiction, Parkinson's disease, rheumatoid arthritis, Sjögren's syndrome or stroke.

When you opt in, you can take advantage of expanded coverage for additional teeth and gum cleanings, which can help you maintain your oral health and overall health.

To opt in, visit www1.deltadentalins.com/smileway.

Save benefit dollars with D&P Maximum Waiver[®]

Visit your dentist for diagnostic and preventive care without affecting your annual maximum



Dental treatment	Delta Dental pays	You pay	Maximum remaining
With D&P Maximum Waiver	\$350	\$0	\$2,000

D&P = diagnostic and preventive services

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 stroke.

For groups with this benefit, enrollees simply sign up online at 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:

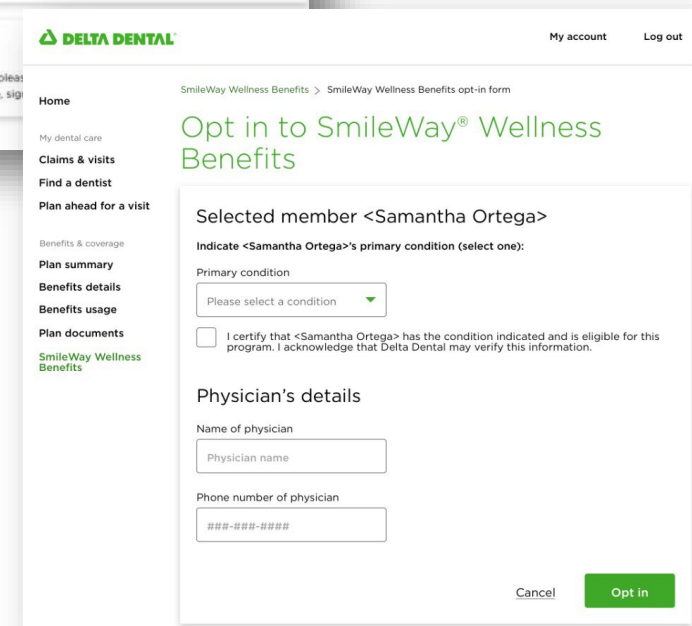
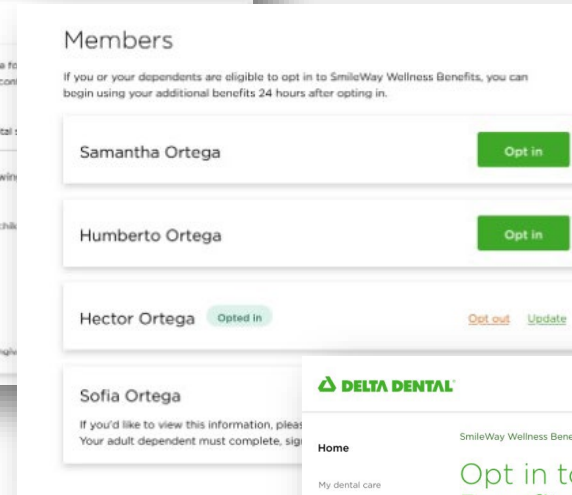
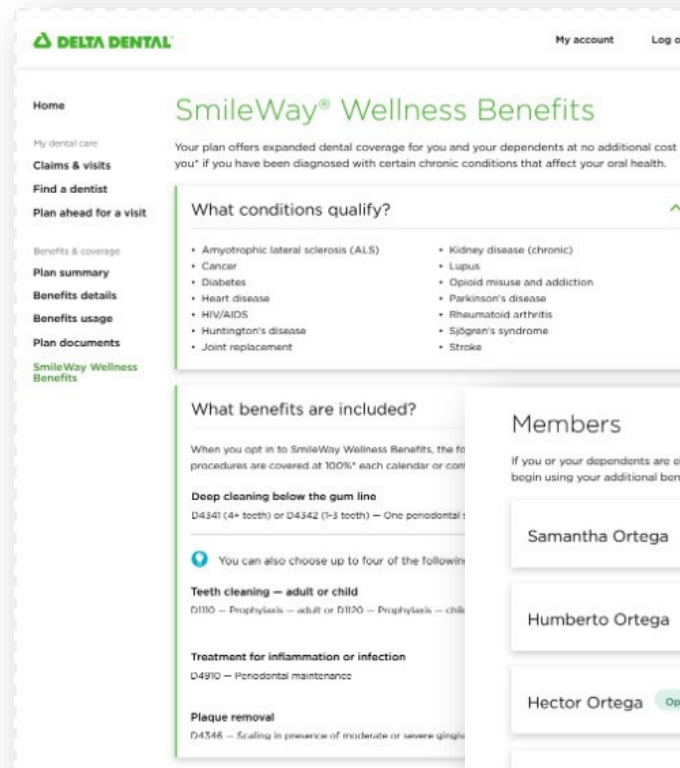
Enrollee	Status	Actions
Jade Hart	Not opted in	Opt In

We make it easy

For members to check if they are enrolled or opt in.

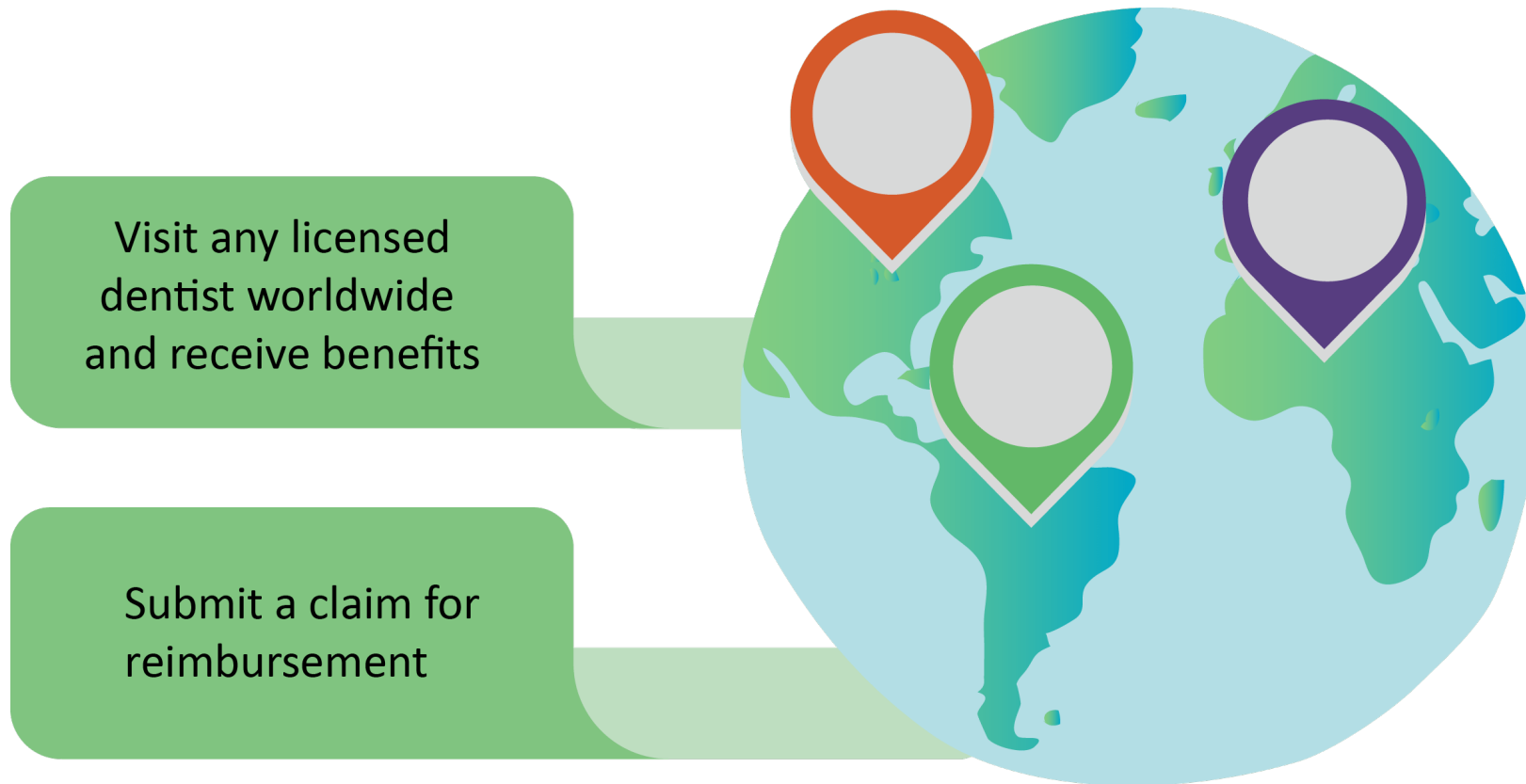
1. Members should log in to their online account.
2. Select **SmileWay Wellness Benefits** on the left navigation area.
3. Under the member's name – you can see if you are already **Opted- In**, if not
4. Select **Opt-In** next to the qualifying member's name.
5. Complete the opt-in form and complete the physician's information.
6. Select **Opt-In** button to finish enrolling.
7. Benefits will go into effect after 24 hours.

PPO



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.





DHMO

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

DeltaCare[®] 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



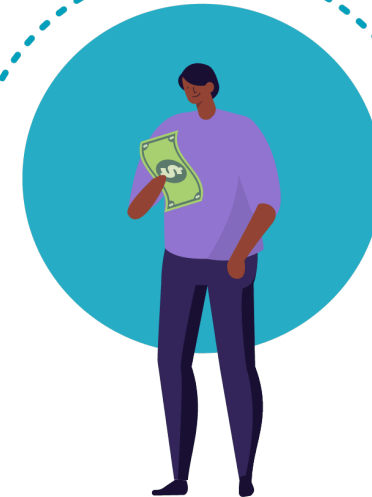
2

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 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 21st of the month are effective on the first day of the following month.

Submit your request

- Online: Create an online account at 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 - Access your specific plan information



- **New to the plans? Create an online account on or after January 1st**
- 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

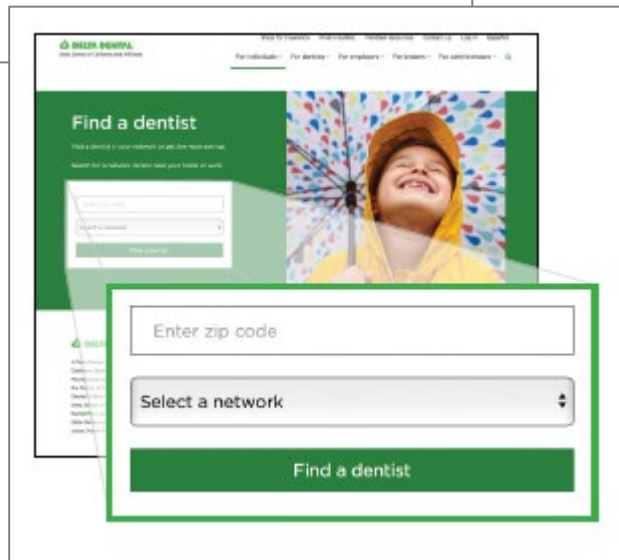
View your assigned primary care dentist on the DHMO plan and submit a request to update it

Finding a network dentist for your plan

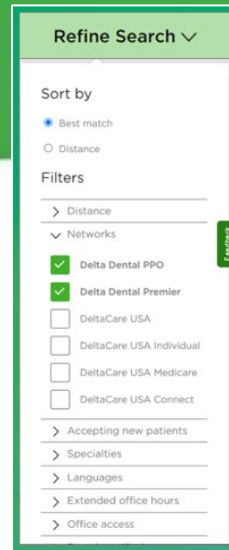
deltadentalins.com

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 search bar for the ZIP code, a dropdown menu for selecting a dental network, and a green 'Find a dentist' button. A green box highlights the 'Find a dentist' button and the network selection dropdown.



The screenshot shows the 'Refine Search' sidebar. It includes a 'Sort by' section with 'Best match' selected and 'Distance' as an option. Below is a 'Filters' section with a 'Networks' dropdown menu. The 'Delta Dental PPO' and 'Delta Dental Premier' options are checked, while 'DeltaCare USA', 'DeltaCare USA Individual', 'DeltaCare USA Medicare', and 'DeltaCare USA Connect' are unchecked. Other filter categories include 'Accepting new patients', 'Specialties', 'Languages', 'Extended office hours', and 'Office access'.

Select a Network

PPO Plan → Delta Dental PPO

Stay in network to save

Visit a dentist in the PPO¹ network to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at deltadentalins.com.

If you can't find a PPO dentist, consider a Delta Dental Premier[®] 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.



Member Perks



Member perks

Extra features, exceptional outcomes



Virtual dentistry

Remote consultations with a dentist

BrushSmart™

Savings on home oral health care products

Hearing aids and LASIK

Discounts through Amplifon and QualSight

LifePerks

Discounts on products, services, memberships and more

Wellness resources

Online articles, recipes, videos and more



Members can learn more at
www1.deltadentalins.com/memberperks

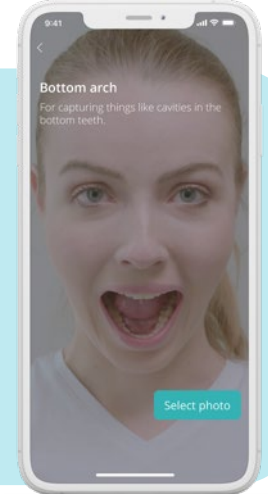
Virtual dentistry

Quality dental care employees need, when they need it

DeltaCare – \$35 copayment
PPO – no cost

Photo submission

- 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 an overall oral health evaluation



Available to PPO
plan only



Video visit

- Schedule a face-to-face video visit from anywhere with a Delta Dental dentist
- Ideal for urgent needs, second opinions or those wanting a live video visit outside of normal office hours

How to get started with Amplifon

Simply call or register

1

Call Amplifon at
888-779-1429 or
register online

2

A Patient Care
Advocate will guide
you.

3

Amplifon will activate
your hearing aid
discounts.

<http://amplifonusa.com/deltadentalins>

Get started with QualSight



- Save up to 50% off traditional LASIK pricing¹
- 1,000+ LASIK locations²
- Experienced credentialed LASIK surgeons
- Pre- and postoperative visits are included

855-248-2020

<https://www.qualsight.com/-delta-dental>

¹ Refractive Quarterly Update, Market Scope LLC, 2020. Discounts or savings may vary by provider.

² QualSight provider file, July 2022

LifePerks program features



- Access to thousands of discounts
- Save on childcare, financial, auto and travel services
- Discounts on fitness gear and gym memberships
- Entertainment discounts on movies and theme parks
- Discounts on oral care products to keep your smile shining
- Local and nationwide offers from brands you know and love

Visit LifePerksML.lifemart.com to learn more and register.



twitter.com/deltadentalins



facebook.com/deltadentalins



youtube.com/deltadentalins



linkedin.com/company/delta-dental



instagram.com/deltadentalins

Thanks for your time

We're pleased to take your questions