

Welcome to Delta Dental

Oral health means much more than healthy teeth... **The mouth is a mirror** of health or disease.

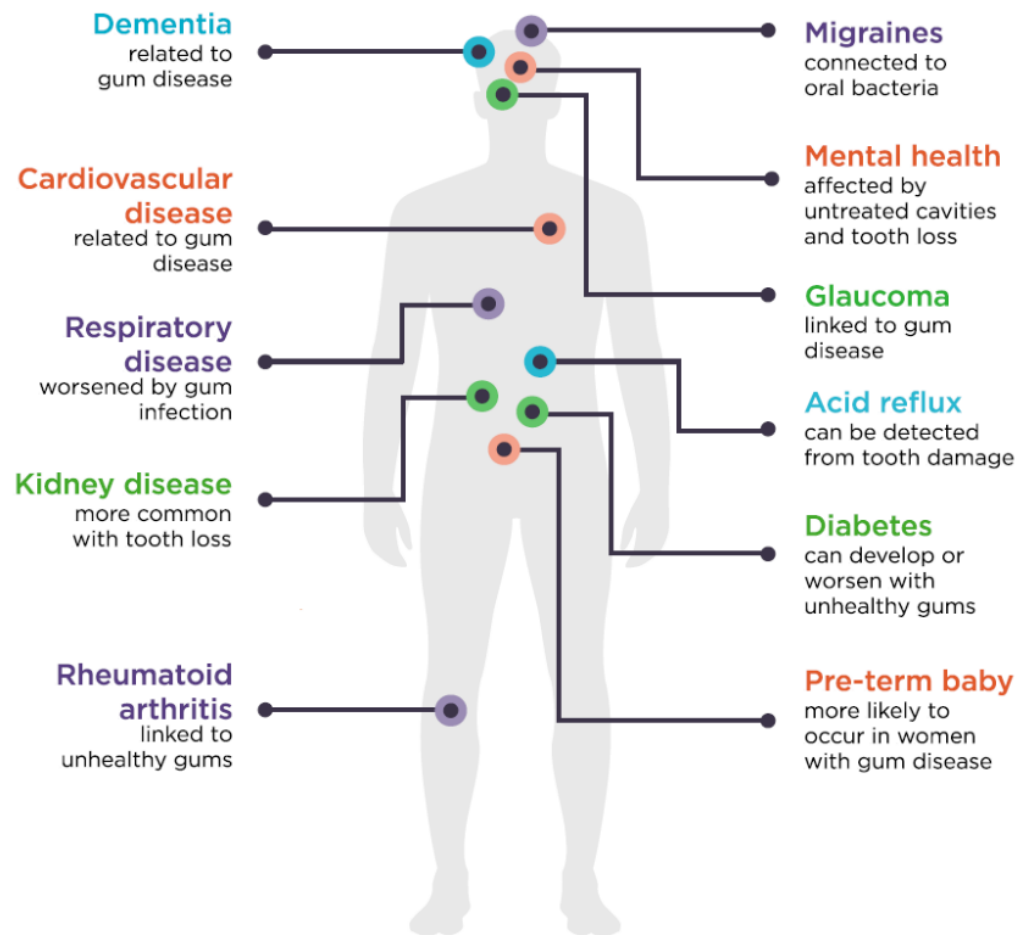
- Oral Health in America

A Report of the Surgeon General



The vital connection

Between oral and overall health



Did you know?

Nearly half of U.S. adults over the age of 30 have some form of gum disease.



Why it matters

Poor gum health can affect our overall health. Research has linked gum disease to cardiovascular disease, diabetes and stroke.



 **DELTA DENTAL®**

✦ Let's learn about
your 2 plan options



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***

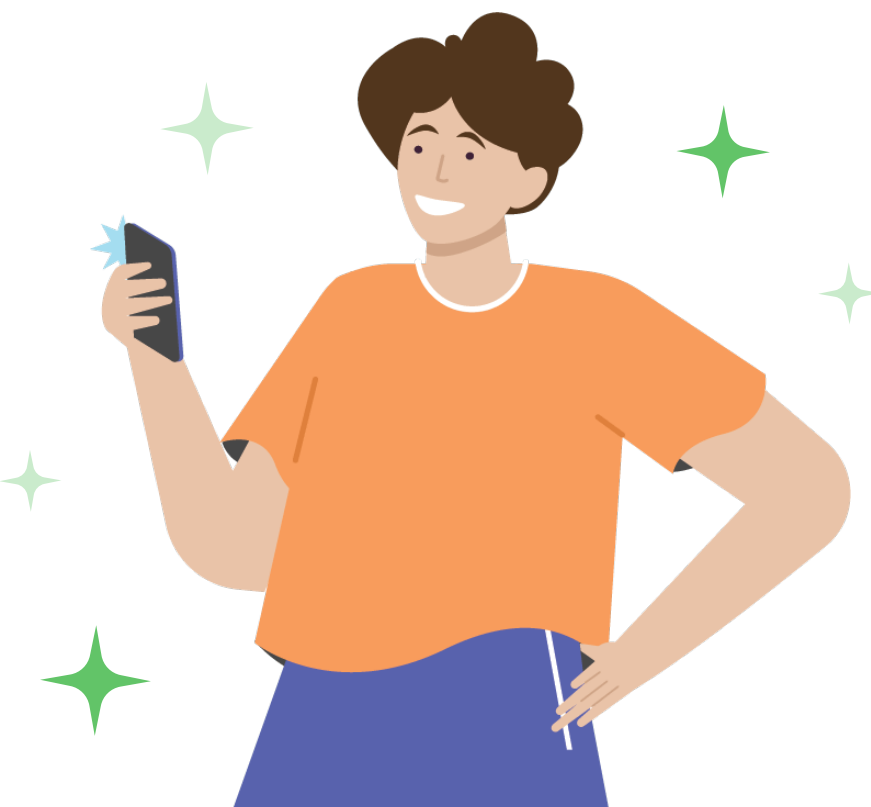
Your dental plan offers expanded coverage if you or a covered family member has been diagnosed with amyotrophic lateral sclerosis (ALS), cancer, chronic kidney disease, diabetes, heart disease, HIV/AIDS, Huntington's disease, joint replacement, lupus, opioid misuse and addiction, Parkinson's disease,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

Enhanced coverage for higher risk enrollees

CONDITIONS

- Lupus
- Parkinson's Disease
- Amyotrophic Lateral Sclerosis (ALS)
- Huntington's Disease
- Opioid Misuse and Addiction
- Cancer
- Joint replacement
- Diabetes
- Heart disease
- HIV/AIDS
- Rheumatoid arthritis
- Stroke
- Chronic kidney disease
- Sjogren's Syndrome

What are the additional benefits?

100% coverage	Deep cleaning below the gum line One periodontal scaling and root planing procedure per quadrant (D4341 or D4342)
Four of the following (any combination) per calendar or contract year	
100% coverage	Teeth cleaning – adult or child Prophylaxis (D1110 or D1120)
	Treatment for inflammation or infection Periodontal maintenance procedure (D4910)
	Plaque removal Scaling in presence of moderate or severe gingival inflammation (D4346)

SmileWay Wellness Benefits are not included under all plans. Known as SmileWay® Enhanced Benefits in Texas.

We make it easy

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

PPO

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.

The image displays three screenshots of the Delta Dental SmileWay Wellness Benefits interface. The first screenshot shows the 'SmileWay Wellness Benefits' page, which includes a list of qualifying conditions (e.g., Amyotrophic lateral sclerosis (ALS), Cancer, Diabetes, Heart disease, HIV/AIDS, Huntington's disease, Joint replacement, Kidney disease (chronic), Lupus, Opioid misuse and addiction, Parkinson's disease, Rheumatoid arthritis, Sjögren's syndrome, Stroke) and a list of members (Samantha Ortega, Humberto Ortega, Hector Ortega, Sofia Ortega) with 'Opt in' buttons. The second screenshot shows the 'Opt in to SmileWay Wellness Benefits' form, which includes a dropdown menu for 'Primary condition', a checkbox for 'I certify that <Samantha Ortega> has the condition indicated and is eligible for this program. I acknowledge that Delta Dental may verify this information.', and fields for 'Physician's details' (Name of physician, Phone number of physician). The third screenshot shows the 'Members' list with status indicators (Opted in, Opt out, Update) for each member.

Emergency coverage

PPO

Visit any licensed
dentist worldwide
and receive benefits

Submit a claim for
reimbursement



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





DHMO

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

DeltaCare[®] USA: A prepaid, fixed copayment plan

Comprehensive coverage

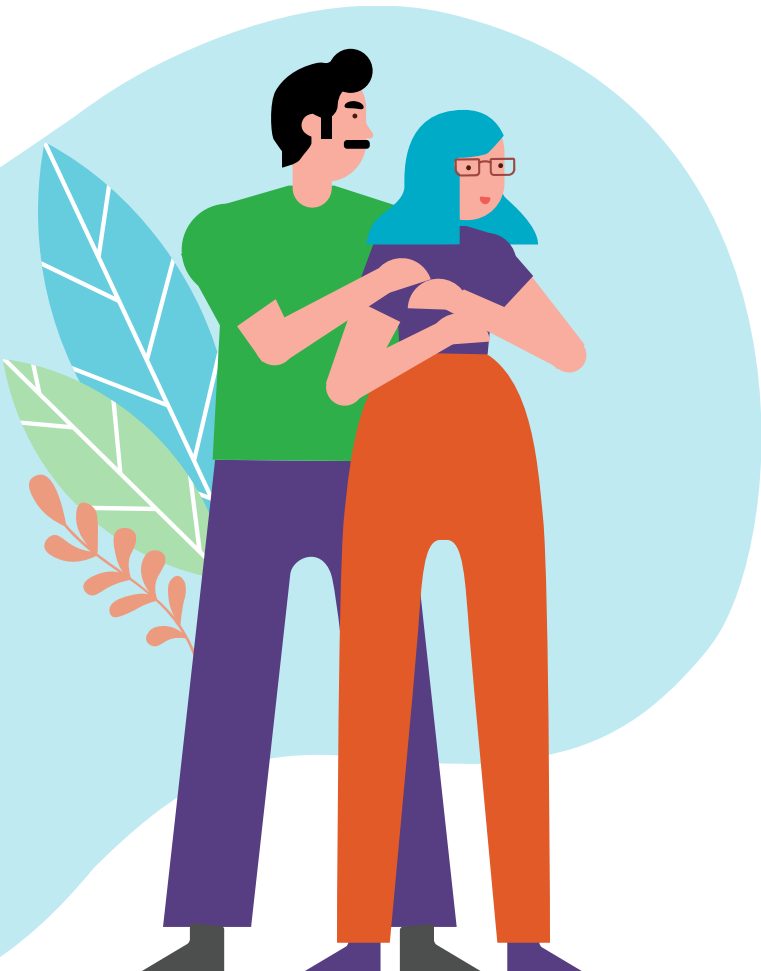
DeltaCare USA advantages

DHMO

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

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

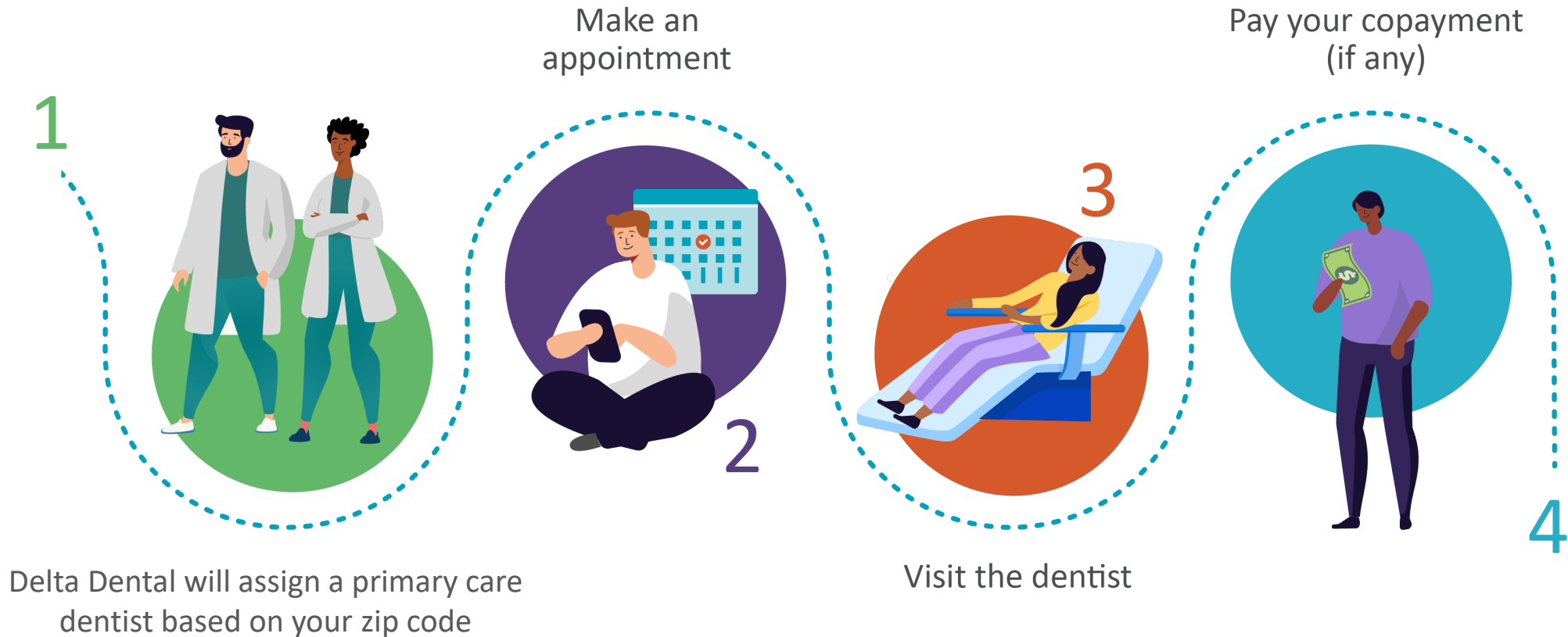
- Set copays
- No annual maximums
- No deductibles
- No claims
- Low premiums



How DeltaCare USA works

DHMO

Getting dental care is easy



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** and **make the change**
- 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
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Exams	No Cost
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Bitewing x-rays	No Cost
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Basic services

Sealants – per tooth	\$10
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Metal fillings	No Cost
Tooth colored fillings*	\$55

Root canals	\$110 - \$350
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Scaling and root planing	\$90
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Major services

Crown-porcelain high noble metal	\$380
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Denture - maxillary	\$350
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Implant - surgical implant body	\$1,005
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* 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 referrals for specialist

There are generally no claim forms under your plan

Sign up for an online account

www.deltadentalins.com - Access your specific plan information

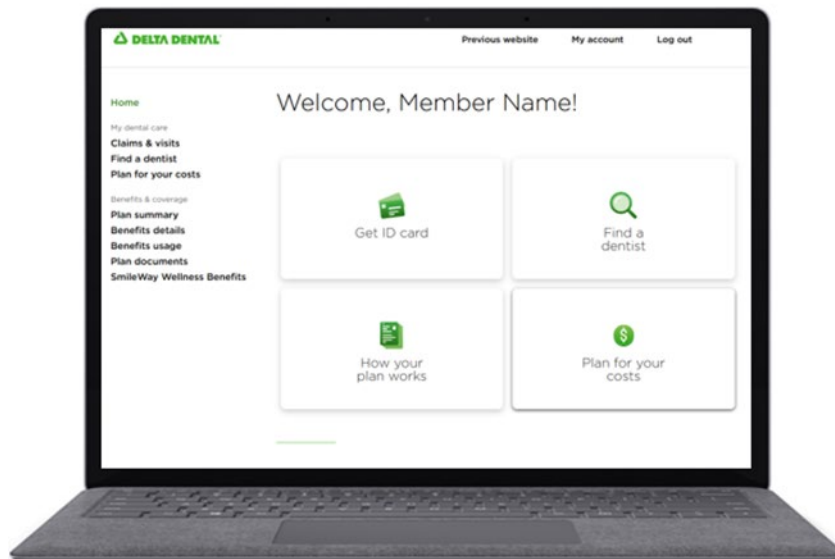
New to the plans? Create an online account on or after January 1st



Simple and intuitive portal dashboard

Under Both plans, members have direct access to:

- Claims
- ID card
- Benefits details
- Benefits usage
- Plan Summary
- Find a dentist
- Plan documents
- Member perks



Easily change primary care provider

Under the **DeltaCare (DHMO) plan**, Members have 3 options to choose a new primary care provider:

- Search by ZIP code
- Enter a facility ID directly
- Have the system auto-assign one

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Select a facility for Marilyn Johnson

Please choose how you want to select a facility

☐ Search for a facility by ZIP code

Enter ZIP code

Ex. 94587 or 94587-0867

☐ Select a facility by entering the facility ID

Enter 6-character facility ID

Ex. 123456

☐ Automatically assign a facility based on your location

< Back

Review your selected facility

Starting January 1, 2024, Nelly can visit any general dentist at this facility who is in your DeltaCare[®] plan's network.

To see a specialist, you'll need a referral from an in-network general dentist at your selected facility.

Marilyn Johnson's selected facility

Current facility		Selected facility
Stephen Fong DDS		Mouhannad Al-Majdalani DDS
Facility ID: DC0C9501		Facility ID: DC136201
990 W Fremont Ave Ste S		320 Washington St Apt 105
Sunnyvale, CA, 94087-3065		Daly City, CA, 94015
408-736-4101		650-994-1111

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Cancel Submit

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

Find a dentist in your network or get the most savings. Search for a network dentist near your home or work.

Enter zip code

Select a network

Find a dentist

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

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

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.

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

Hearing aids and LASIK

Discounts through Amplifon and QualSight

Healthcare Spending Card

No annual fee card through Lane Health¹ provides exclusive access to 12-month, 0% financing for dental expenses and more²

LifePerks

Discounts on oral health products, services, memberships and more

Wellness resources

Online articles, recipes, videos and more



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

¹Lane Health is a financial technology company, not a bank. The Healthcare Spending Card is issued by Lead Bank pursuant to a license from Visa USA Inc

²Lane Health does not charge interest on, or an annual fee for, the Healthcare Spending Card. Each Advance can be repaid in full, 4-month term or 12-month term (with a minimum \$3 due each payment period). Transactions other than qualified hospital or dental expenses (based on merchant category code) will be charged an origination fee of 5% and periodic finance fees. The location of the service provider is not determinative of whether a transaction is a qualified hospital expense. Rather, transactions made within or at a hospital (including but not limited to specialists, doctors, pharmacies, etcetera) are determined to be eligible by the associated MCC and not the location of the service provider in the hospital. New Advances, if eligible, can be repaid in full or over 4 installments with no origination or periodic finance fees. Late fees apply. You can review the fee table at <https://lanehealth.com/hsc-lb-dd-feesdeltadentalins.com>. Subject to credit line approval. Opportunity may be subject to change without notice.

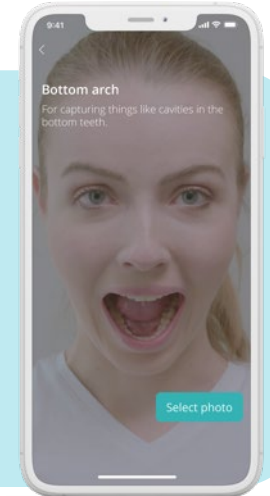
Virtual dentistry

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

Hearing aid and LASIK discounts

Available to our members



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

Savings to smile about

Support a healthy lifestyle with LifePerks



Access to great discounts and offers just for being a Delta Dental member.

Special offers	
Oral health	Access discounts to help keep your oral health on track.
Health and wellness	Get whole body health deals for fitness equipment, gym memberships and more.
Lifestyle	Save big on services ranging from pet insurance, childcare and travel to financial and auto services.
Travel and entertainment	Keep the whole family entertained with discounted access to movie theaters, theme parks, and vacation planning and travel services.

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