

# Delta Dental of California

## City of Pacific Grove – Group # 3015-0005

Updated 2/1/2017

### Highlights of your Delta Dental PPO Plan

	IN-NETWORK		OUT-OF-NETWORK	
	PPO Dentist <sup>1</sup>	DeltaPremier Dentist <sup>2</sup>	Non-Delta Dentist <sup>3</sup>	
<b>WHO IS COVERED</b>	Primary enrollee and spouse as well as children to age 26			
<b>DEDUCTIBLES-waived on D&amp;P BENEFITS MAXIMUM</b>	\$25 per calendar year The Maximum benefit paid per calendar year is \$1,000 per person	\$25 per calendar year The Maximum benefit paid per calendar year is \$1,000 per person	\$25 per calendar year The Maximum benefit paid per calendar year is \$1,000 per person	
<b>DIAGNOSTIC AND PREVENTIVE BENEFITS</b> Oral examinations, cleanings, x-rays, biopsy/tissue examinations, fluoride treatment, space maintainers, specialist consultation	80% of a <i>PPO</i> Dentist fees	80% of a <i>DeltaPremier</i> Dentist fee	80% of <i>UCR</i>	
<b>BASIC BENEFITS</b> Oral surgery (extractions), fillings, root canals, periodontic (gum) treatment, sealants	80% of a <i>PPO</i> Dentist fees	80% of a <i>DeltaPremier</i> Dentist fee	80% of <i>UCR</i>	
<b>CROWNS, JACKETS AND CAST RESTORATIONS</b>	80% of a <i>PPO</i> Dentist fees	80% of a <i>DeltaPremier</i> Dentist fee	80% of <i>UCR</i>	
<b>PROSTHODONTIC BENEFITS</b> Bridges, partial dentures, full dentures Implant coverage	50% of a <i>PPO</i> Dentist fees	50% of a <i>DeltaPremier</i> Dentist fee	50% of <i>UCR</i>	
<b>ORTHODONTIC BENEFITS</b>	N/A	N/A	N/A	

<sup>1</sup>The approved fee for the PPO dentist is based on the PPO fee schedule

<sup>2</sup> The approved fee for DeltaPremier dentist is the filed fee

<sup>3</sup> The non-Delta dentist payment is based on the fee that satisfies the majority of Delta dentists (**UCR**).

**\* UCR – Usual, Customary and Reasonable Fee**

- A **Usual** fee is the amount which an individual dentist regularly charges and received for a given service or the fee actually charged, whichever is less
- A **Customary** fee is within the range of usual fees charged and received for a particular service by dentists of similar training in the same geographic area.
- A **Reasonable** fee schedule is reasonable if it is Usual and Customary.

**SERVICES THAT ARE NOT COVERED**

- Extra-oral grafts
- Cosmetic surgery or dentistry or services to correct congenital malformation
- Services for injuries/conditions covered under Workers' Compensation or Employer's Liability Laws
- Anesthesia (except for general anesthesia for oral surgery)

This Preferred Provider Option program is administered by the **HEALTH CARE EMPLOYEES/EMPLOYER DENTAL TRUST**. If you have specific questions regarding benefit structure, limitations or exclusions, consult the Evidence of Coverage or contact the Customer and Member Services department at (925) 803-1880.

Delta Dental Online at [www.deltadentalins.com](http://www.deltadentalins.com)

# How does my Delta Dental PPO<sup>SM</sup> plan work?



We'll do whatever it takes and then some.

With the Delta Dental PPO plan, you have three options for choosing a dentist.

1. For the lowest out-of-pocket solution, visit a PPO network dentist. PPO dentists are Delta Dental dentists who have agreed to charge discounted fees.
2. You can visit a non-PPO Delta Dental dentist. You'll have higher out-of-pocket costs but still enjoy user-friendly claims administration, cost protections and other benefits.
3. You can select any licensed dentist, even one who is not a PPO or Delta Dental dentist. With this option, you will likely have higher out-of-pocket costs and be responsible for submitting the claim form.



# MAKING THE SWITCH

MOVING FROM DELTA DENTAL PREMIER®  
TO DELTA DENTAL PPO<sup>SM</sup>

## WHAT ARE THE ADVANTAGES OF THE PPO PLAN?

- › **Save on out-of-pocket costs.** PPO dentists have agreed to reduced fees that are often lower than Premier fees. This helps you cover more services under your annual maximum. As with your Premier plan, you won't get charged more than your expected share of the bill when you visit any Delta Dental dentist.
- › **Maintain access to the same large network.** You can still visit any dentist in the Premier network, which is the largest dentist network nationwide.<sup>1</sup> That means you don't have to change your dentist if you don't want to.
- › **No claims.** Just like under your previous plan, you won't have to submit any claim paperwork when you visit a Delta Dental dentist.

SAVE WITH A  
PPO DENTIST



PPO



PREMIER



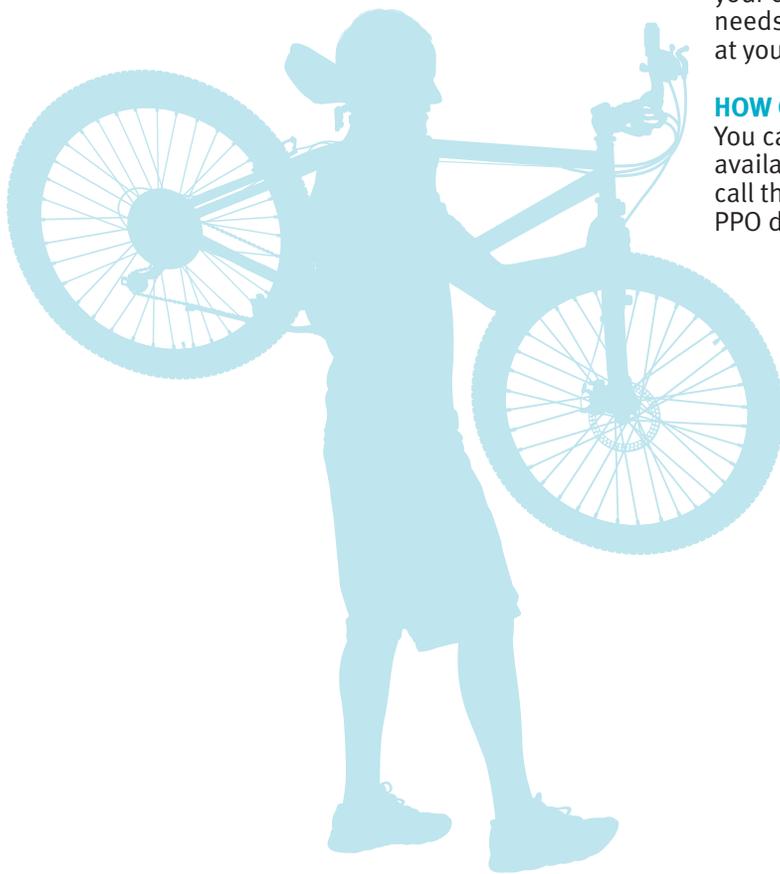
NON-DELTA DENTAL

 DELTA DENTAL®

[DELTADENTALINS.COM/ENROLLEES](https://www.deltadentalins.com/enrollees)



WE KEEP YOU SMILING®



### CAN I STILL VISIT A PREMIER DENTIST?

Yes, you can still visit a Premier dentist. Check your plan details to see if Premier dentists are considered in-network or out-of-network under your plan. This will affect what percent of the fee will be covered. Even if Premier is considered out-of-network under your plan, you'll save more by visiting a Premier dentist than choosing a non-Delta Dental dentist.

### WHAT'S THE DIFFERENCE BETWEEN A PREMIER DENTIST AND A PPO DENTIST?

PPO dentists are part of a smaller network and charge typically lower fees than dentists in the Premier network.

### CAN I MAKE MY DENTIST JOIN THE PPO NETWORK?

Encouraging your dentist to become a PPO dentist is easy. Visit **deltadentalins.com/enrollees** and click on *What if your dentist isn't a Delta Dental dentist?* (This link is listed under the header *Finding Your Dentist.*) Although the final decision is still up to your dentist, your encouragement may be just what your dentist needs to make the leap. You can also bring up the PPO network at your next appointment.

### HOW CAN I TELL IF MY DENTIST IS PREMIER OR PPO?

You can look up your dentist with the "Find a Dentist" tool available at **deltadentalins.com**. For the most recent information, call the dental office to confirm. Your dentist may already be a PPO dentist.

<sup>1</sup> NetMinder Dental Network Trend Report, March 2015. Based on total unique dentists nationwide.

Delta Dental Premier® and Delta Dental PPO<sup>SM</sup> are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California; PA, MD – Delta Dental of Pennsylvania; NY – Delta Dental of New York, Inc.; DE – Delta Dental of Delaware, Inc.; WV – Delta Dental of West Virginia, Inc. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering nearly 33 million enrollees. All of our companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 68 million people in the U.S.

# Pre-treatment estimate: Avoid surprises with a free estimate of your dental costs



We'll do whatever it takes and then some.

## Reasons you might want a pre-treatment estimate:

- If you are having extensive dental work
- To ensure a procedure is covered
- To see if you will exceed your maximum
- If you need to plan your payment in advance

## Make informed decisions about your dental care

If you are thinking about having extensive dental work, you should know about a free service Delta Dental provides to its enrollees called a *pre-treatment estimate* or a *predetermination of benefits*.

A pre-treatment estimate is particularly useful for more costly procedures such as crowns, wisdom tooth extractions, bridges, dentures or periodontal surgery. When your dentist requests a pre-treatment estimate from Delta Dental, you'll receive an estimate of your share of the cost and how much Delta Dental will pay — before treatment begins.

You can ask your dentist to get a pre-treatment estimate for any procedure, but this service is specifically designed to help determine costs of an extensive treatment plan, especially those that are expected to exceed \$300.

Any claim may be sent for a pre-treatment estimate if you would like an advance breakdown of the charges and coverage.

### How does a pre-treatment estimate work?

Your dentist sends Delta Dental a proposed treatment plan, along with any relevant x-rays. We then check to be sure the services are covered by your dental plan. Some dental work may be limited or

excluded by your plan, and you will want to know exactly what services are covered before you proceed with treatment. We also calculate how any deductibles, coinsurance and dollar maximum limits might affect your share of the cost. You and your dentist then receive an estimate of the amount we will pay for approved services and the amount you will be responsible for.

Pre-treatment estimates usually take two to three weeks. Unless the need is urgent, it is worthwhile to find out exactly how much of your treatment is covered, allowing you to plan in advance for your portion of the dental bill.

### Why are pre-treatment estimates useful?

With a pre-treatment estimate, both you and your dentist know how much of the proposed treatment will be paid by Delta Dental and how much is your responsibility. This understanding can make it easier to plan an appropriate course of treatment.

*Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.*

## WE KEEP YOU SMILING®

Why do 56 million enrollees trust their smiles to Delta Dental?

- More dentists
- Simpler process
- Less out-of-pocket

## SmileWay® Wellness Program

Find all of our dental health resources, including risk assessment quizzes, articles, videos and a free newsletter subscription, at: [mysmileway.com](http://mysmileway.com).

## Connect with us!

[facebook.com/deltadentalins](https://facebook.com/deltadentalins)  
[twitter.com/deltadentalins](https://twitter.com/deltadentalins)  
[youtube.com/deltadentalins](https://youtube.com/deltadentalins)

## Product administration

Delta Dental includes these companies in these states:  
Delta Dental of California – CA •  
Delta Dental of Pennsylvania – PA & MD •  
Delta Dental of West Virginia – WV •  
Delta Dental of Delaware, Inc. – DE •  
Delta Dental of the District of Columbia, Inc. – DC •  
Delta Dental of New York, Inc. – NY •  
Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT



## Check out our new wellness resource



**The SmileWay Wellness Challenge** provides recommendations for how to participate in the program by taking advantage of the extensive resources available on our SmileWay Wellness site.

### 1. Review your habits

Take one or both of our interactive quizzes to see if you are at risk for cavities or gum (periodontal) disease. When you receive your quiz results, you can sign up to receive customized emails based on your risk level.

### 2. Get educated

Read any of the 100+ articles on dental health-related topics — everything from acid reflux to x-rays. We also have a variety of short videos on specific topics.

### 3. Stay informed

Receive regular dental health tips and information from us by:

- a. signing up for the *SmileWay Wellness Newsletter* (sent to your email box six times a year)
- b. connecting with us on Facebook
- c. following us on Twitter

All of this is accessible from our SmileWay Wellness site at [mysmileway.com](http://mysmileway.com). Bookmark the page so you can refer to it frequently.

## Questions about oral health?

If you've got questions about oral health, be sure to check out our **SmileWay Wellness Site** for answers. We've compiled an extensive library of articles on oral health topics from amalgam fillings to x-rays and just about every oral health topic in between.

### Mouth-body Connection

- Diabetes and oral health
- Heart disease and oral health
- Men's and Women's oral health
- Stress and oral health

### Preventive care

- Brushing and flossing
- Dental cleanings
- Fighting bad breath
- Fluoride
- Choosing and caring for your toothbrush

### Emergency care

- Dental care when traveling
- Handling dental emergencies

### Kids & teens

- Baby bottle tooth decay

- Children's oral health
- Teens' oral health

### Seniors

- Dental care of Alzheimer's patients
- Dentures
- Seniors' oral health

### Dental treatments

- Amalgam and resin fillings
- Braces
- Dental implants
- Sealants

### Conditions

- Dry mouth
- Mouth sores
- Sensitive teeth
- TMJ

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



# How to print an ID card



We'll do **whatever it takes** and then some.

## You don't need an ID card to receive services

When visiting your Delta Dental or DeltaCare® USA dentist, simply provide your name, date of birth and social security or enrollee identification number. The dental office can use that information to verify your eligibility and benefits.

1. Go to **deltadentalins.com**
2. Log in to Online Services with your username and password. (If you don't already have a username or password, click the "Register Today" link to complete the quick registration process.)
3. Once you've logged in, click the "Eligibility & Benefits" tab.
4. Select "Print ID Card" on the left-hand side of the page. (If you do not see this option, in some instances you may also need to click on the "Eligibility & Benefits" link on the left-hand side of the page before you have the option to select "Print an ID Card.")
5. Click "Print."

## More ways to go paperless!

Help the environment and enjoy the convenience of accessing your dental benefits statements online anytime. Sign up to receive email notification and discontinue your mailed statements.

It's simple to sign up. Go to **deltadentalins.com/paperless**.

1. Sign in to Online Services with your username and password.
2. Click the **My Profile** link.
3. Go to the **Preferences** section and select the **Online with Email Alerts** button. Press **Submit**.

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DeltaCare® USA is underwritten in these states by these entities: AL – Alpha Dental of Alabama, Inc.; AZ – Alpha Dental of Arizona, Inc.; CA – Delta Dental of California; AR, CO, IA, ME, MI, NC, NH, OK, OR, RI, SC, SD, VT, WA, WI, WY – Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN, and WV – Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX – Alpha Dental Programs, Inc.; NV – Alpha Dental of Nevada, Inc.; UT – Alpha Dental of Utah, Inc.; NM – Alpha Dental of New Mexico, Inc.; NY – Delta Dental of New York, Inc.; PA – Delta Dental of Pennsylvania; VA – Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.



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- Sensitive teeth
- TMJ

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

Delta Dental on the go: [deltadentalins.com](http://deltadentalins.com)



We'll do whatever it takes and then some.

**Go mobile for convenient services and fast, easy access to your information**

Our mobile website makes it easy and convenient for you to access multiple functions. The tools that you use most are streamlined so you can get what you need on the go — with just a few clicks.

Delta Dental's mobile Online Services: It's easy to view and interact with us on your smartphone. Reduce phone calls and save time — the information you need is at your fingertips!

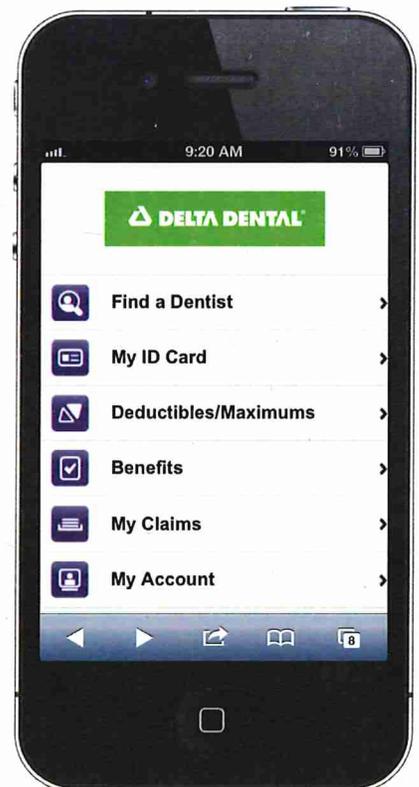
**Find a dentist:**

- Returns dentists closest to you, using your phone's location services.
- Choose between Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> (our open network plans) and DeltaCare<sup>®</sup> USA (our closed network plan).

**PPO and Premier enrollees,\* log in to:**

- Check benefits, eligibility, deductibles and maximums. Search for benefits by keyword or procedure code.
- Check claims status and claims history.
- View your ID card — pull it up at your dentist's office.
- Go paperless. Choose "Receive Statements Online" under "My Account."

Don't forget to bookmark or add a home page shortcut to our mobile website, so you can easily come back in just one tap.



\*Benefits, eligibility and claims information are not currently optimized for enrollees in DeltaCare<sup>®</sup> USA plans, but can still be accessed from your smartphone.



Socialize with us: [deltadentalins.com/enrollees](http://deltadentalins.com/enrollees)



## ABOUT DELTA DENTAL

**DeltaCare® USA**  
800-422-4234

**Delta Dental PPO<sup>SM</sup> and  
Delta Dental Premier®**  
Delta Dental of California  
800-765-6003

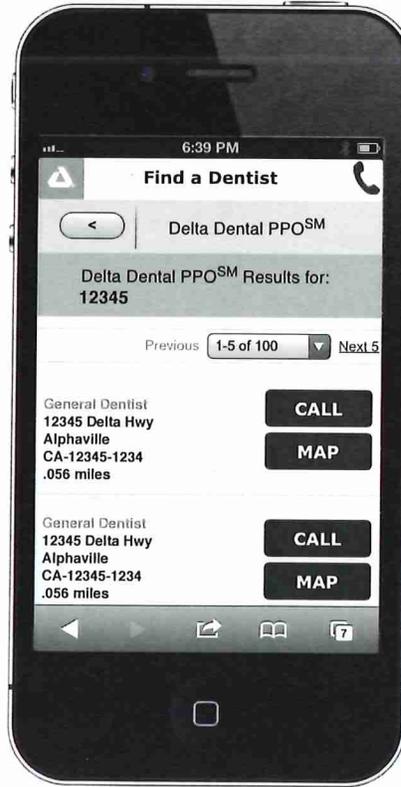
Delta Dental of Delaware, Inc.  
Delta Dental of the District of  
Columbia, Inc.  
Delta Dental of New York, Inc.  
Delta Dental of Pennsylvania  
(and Maryland)  
Delta Dental of West Virginia  
800-932-0783

Delta Dental Insurance Company  
(Alabama, Florida, Georgia,  
Louisiana, Mississippi, Montana,  
Nevada, Texas, Utah)  
800-521-2651

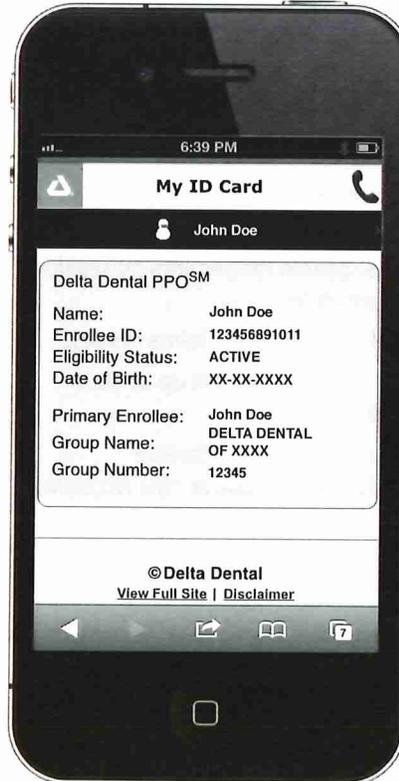
California School District Employees  
866-499-3001

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California – CA • Delta Dental of Pennsylvania – PA & MD • Delta Dental of West Virginia – WV • Delta Dental of Delaware, Inc. – DE • Delta Dental of the District of Columbia, Inc. – DC • Delta Dental of New York, Inc. – NY • Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT. These enterprise companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to more than 59 million people in the U.S. The website [deltadentalins.com](http://deltadentalins.com) is the home of the Delta Dental companies listed above. For other Delta Dental companies, visit the Delta Dental Plans Association website at [deltadental.com](http://deltadental.com).

## Find a dentist



## View ID card



## Manage your account

