

# Your Two Plan Options

Choosing between the Delta Dental PPO<sup>SM</sup> and DeltaCare<sup>®</sup> USA plans



We'll do whatever it takes and then some.

Plan Features	Delta Dental PPO	DeltaCare USA
<b>Coinsurance/ copayments</b>	Covered services paid at applicable percentage. For example, fillings are covered at 80% of allowed amount; you pay the remaining 20%.	Covered procedures have predetermined dollar copayments for services provided by network dentists (this means out-of-pocket costs are predictable).
<b>Coverage</b>	Wide range of covered services. No exclusions for most pre-existing conditions.	Plan covers nearly 300 procedures. No or low copayments for most diagnostic and preventive services. No exclusions for pre-existing conditions or missing teeth.
<b>Dentist network</b>	Freedom to choose any licensed dentist; selecting a PPO dentist will usually result in the lowest out-of-pocket costs.	You select a dentist from a list of network dental facilities, and you must visit this dentist to receive benefits.
<b>Changing your dentist</b>	Change dentists any time without contacting Delta Dental.	You must contact Delta Dental to change your selected dentist, and can do so via telephone or Internet.
<b>Transitions from previous plan</b>	Coverage is provided only for treatment started after your effective date of coverage under the Delta Dental plan.	Coverage is provided only for treatment started after your effective date of coverage under the Delta Dental plan.
<b>Orthodontic treatment in progress (when covered under prior plan)</b>	Plan will pay the amount of the total case fee calculated to be Delta Dental's liability, subject to lifetime and annual maximum benefits (when plan includes orthodontic coverage).	Covers new enrollees who, on the effective date of their coverage, are in active treatment started under their previous employer-sponsored dental plan. Enrollees are responsible for all copayments and fees subject to the provisions of their prior dental plan.
<b>Authorization for specialty care treatment</b>	Preauthorization for treatment is not required.	Written or verbal preauthorization may be required for treatment from a specialist; your DeltaCare USA dentist will coordinate your specialty care treatment authorization for you.
<b>Out-of-area coverage</b>	Visit any licensed dentist.	Limited to emergency care allowance.
<b>Deductibles and maximums</b>	Deductibles and annual maximums apply to most plan designs.	No annual deductible or annual dollar maximums.
<b>Claims</b>	No claim forms required when treatment is received from a Delta Dental dentist; Delta Dental dentists file claim forms and accept payment directly from Delta Dental.  You will never have to pay more than the patient's share at the time of treatment when you visit a Delta Dental dentist.	No claim forms required.  You only need to pay the specified copayment for covered services provided at the time of your visit.



WE KEEP YOU SMILING<sup>®</sup>

## WE KEEP YOU SMILING®

Why do 59 million enrollees trust their smiles to Delta Dental?\*

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

## Product administration

Delta Dental PPO<sup>SM</sup> is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV 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. In Texas, Delta Dental Insurance Company provides a Dental Provider Organization (DPO) plan.

DeltaCare<sup>®</sup> 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, MI, NC, OR, RI, SC, WA, WI – Dentegra Insurance Company; DC, DE, FL, GA, KS, 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; 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.

Please refer to your plan booklet for waiting periods and a list of benefits, limitations and exclusions.

\*Delta Dental of California, Delta Dental of Pennsylvania and Delta Dental Insurance Company, together with our affiliate companies and Delta Dental of New York, 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 value of choice

When it comes to choosing a dental plan, you want benefits that fit the needs of you and your family. Delta Dental PPO and DeltaCare USA both offer comprehensive dental coverage, quality care and excellent customer service.

### Delta Dental PPO

Delta Dental PPO, our preferred provider organization (PPO) plan, provides access to one of the largest PPO dentist networks in the U.S. Delta Dental PPO dentists agree to accept reduced fees for covered procedures when treating PPO patients. This means your out-of-pocket costs are usually lower when you visit a PPO dentist than when you visit a non-Delta Dental dentist, but you have the freedom to visit any licensed dentist, anywhere in the world.

### DeltaCare USA

DeltaCare USA is a closed network plan that features set copayments, no annual deductibles and no maximums for covered benefits. In most states, enrollees must select a primary care dentist in the DeltaCare USA network from whom they receive treatment as in a traditional dental HMO.

### Connect with us!

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

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

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

## 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 *Grin!* newsletter (emailed quarterly)
- b. connecting with us on Facebook
- c. following us on Twitter

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