Welcome to Delta Dental!
Why Delta Dental? The Delta Dental Difference
We're here for you Web/mobile resources
Learn about your plan Oral health and wellness
Why Delta Dental?
Delta Dental keeps you protected
That’s why 80 million enrollees choose us

More savings
More dentists
More satisfaction
We're here for you
Call us toll-free at 888-335-8227

Speak to a Customer Service representative Monday through Friday, 5 am to 5 pm PST

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.
¿Habla Español?
Nosotros también

Los servicios que Delta Dental proporciona en español incluyen:

• Ayuda para inscribirse
• Información y vídeos sobre la salud dental
• Detalles de los beneficios
• Representantes de servicio al cliente
• Servicio de asistencia en su idioma
• Sitio web en es.deltadentalins.com
Learn about your plan
Comprehensive coverage
DeltaCare USA: a prepaid, fixed copayment plan

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

- Set copays
- No annual maximums
- No deductibles
- No claims
How DeltaCare USA works
Getting dental care is easy

1. Choose a primary care dentist online or by phone
2. Make an appointment
3. Visit the dentist
4. Pay your copayment (if any)
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.
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.

Submit your request

• Online: Create an online account at deltadentalins.com
• By phone: Call Customer Service at 800-422-4234
What’s covered
Your DeltaCare USA plan

Deductibles and maximums
None

Diagnostic and preventive services
<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cleanings</td>
<td>No Cost</td>
</tr>
<tr>
<td>Exams</td>
<td>No Cost</td>
</tr>
<tr>
<td>Bitewing x-rays</td>
<td>No Cost</td>
</tr>
</tbody>
</table>
### Basic services

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amalgam fillings</td>
<td>No Cost</td>
</tr>
<tr>
<td>Root canals, endodontic therapy, anterior tooth (excluding final restoration)</td>
<td>$45.00</td>
</tr>
<tr>
<td>Scaling and root planing</td>
<td>No Cost</td>
</tr>
</tbody>
</table>

### Major services

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crown, resin-based composite (indirect)</td>
<td>$195.00</td>
</tr>
<tr>
<td>Denture, Complete denture - maxillary</td>
<td>$100.00</td>
</tr>
</tbody>
</table>
What’s covered (continued)

Your DeltaCare USA plan

Comprehensive orthodontic treatment

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Children</td>
<td>$1,700 copayment plus pre-</td>
</tr>
<tr>
<td></td>
<td>and post-treatments costs</td>
</tr>
<tr>
<td>Adults</td>
<td>$1,900 copayment plus pre-</td>
</tr>
<tr>
<td></td>
<td>and post-treatments costs</td>
</tr>
</tbody>
</table>
DeltaCare® USA
Your DeltaCare USA plan Benefits

Frequently Asked Questions
What you need to know about your DeltaCare® USA plan

Getting started
1. How do I enroll in a DeltaCare USA plan?
   - Simply complete the enrollment process as directed by your benefits administrator. Be sure to select a primary care network dentist for yourself or your dependents, and indicate this dentist and the name of your group when you enroll.

2. How do I get started using my DeltaCare USA plan?
   - Once we process your enrollment, we'll mail you welcome materials that will include:
     - The name, address and phone number of your selected primary care dentist

3. How long will it take to get an appointment with my primary care dentist?
   - Two to four weeks is a reasonable amount of time for a routine, non-urgent appointment. If you require a specific time, you may need to wait longer. Most DeltaCare USA dentists are in private practice, which generally offers greater appointment availability and extended office hours.

4. How much will my dental treatments cost?
   - How do I pay?
     - With your DeltaCare USA plan, some services are covered at no cost, while others have a copayment (amount you pay) for certain services. To find out how much a treatment will cost, refer to the “Description of Benefits and Copayments” in this brochure for a list of covered services and copayments. It's a good idea to bring your Evidence/Certificate of Coverage to your appointment. In case you need to discuss your copayments for a service with your dentist. If you have any questions about the charges for a service, please contact Customer Service. If you receive treatment that requires a copayment, simply pay the dental facility at the time of service.

Choosing a dentist
5. How do I select my primary care dentist?
   - When you enroll, you must select a primary care dentist in your DeltaCare USA network. To search for a dentist, use the “Find a Dentist” tool at deltadentalins.com and select the DeltaCare USA network. If you do not select a dentist when you enroll, we will choose one for you.

6. Does everyone in my family have to choose the same primary care dentist?
   - No. Each family member can select his or her own primary care dentist.

7. Can I change my primary care dentist?
   - Yes. You can request to change your primary care dentist at any time. Simply visit our website and log on to your online account or contact Customer Service. Change requests received in writing or by fax must be postmarked by the 27th of the month for the change to be effective the first day of the following month.

Dental benefits made easy
When you enroll in a DeltaCare USA plan, you'll choose a primary care dentist from our network of carefully screened, quality practice dentists you must visit for your primary care to receive benefits:
- No limitations on pre-existing conditions (except work in progress)
- No assigned services or out-of-pocket costs
- No copayments for services like cleanings and exams
- Low or no copayments for services like cleanings and exams

Budget-friendly costs
With your DeltaCare USA plan, there are no surprises. You'll know your copayments, and your out-of-pocket costs are clearly defined before treatment begins:
- No deductibles or maximums for covered services
- Pay only your copayment at any time of treatment
- Access plan information online
- Change your primary care dentist by phone or online

Delta Dental
www.deltadentalins.com
For general inquiries, call (800) 346-3015

Disclaimer: Access to dental and orthodontic services is restricted to plan participants enrolled in DeltaCare USA dental insurance programs. Delta Dental of Illinois, Inc., Delta Dental of Indiana, Inc., Delta Dental of Kentucky, Inc., Delta Dental of Ohio, Inc., Delta Dental of Pennsylvania, Inc., Delta Dental of Virginia, Inc., and Delta Dental Insurance Company of New York, Inc. (collectively referred to as “Delta Dental”) are not affiliated with the Delta Dental Foundation, Inc. (the “Foundation”). The Foundation is a separate non-profit organization that promotes the public’s health and well-being by funding important health initiatives and educational projects. Delta Dental is not responsible for the Foundation’s activities or for the content of this newsletter. The Foundation is not responsible for the accuracy of the information contained in this newsletter. Delta Dental is not responsible for any errors, omissions, or inaccuracies in the information contained in this newsletter. Information contained in this newsletter is provided for general information purposes only. Delta Dental does not provide medical advice, diagnosis or treatment advice. Always consult your dentist or a medical professional before making any decision impacting your health or dental care.

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We've got you covered
Delta Dental PPO

• Visit a PPO dentist to save the most.
• You can visit any licensed dentist.
• You won’t be charged more than your expected share of the bill.
We've got you covered
Delta Dental PPO

• You don’t need an ID card to check in.
• We’ll coordinate dual coverage.
• Create an online account to check your benefits and claims online.
Pre-treatment estimate
It’s easy to plan for dental expenses

1. Ask your dentist for an estimate
2. Dentist sends details to Delta Dental
3. You and your dentist receive a cost estimate
Emergency coverage

Visit any licensed dentist worldwide and receive benefits

Submit a claim for reimbursement
Transitioning your care
How to continue dental care under your PPO plan

How is payment determined?

• Root canals
• Crowns
The Delta Dental Difference®
Delta Dental PPO
The Delta Dental Difference®

Delta Dental PPO  Delta Dental Premier®  Non–Delta Dental
Network advantage
The Delta Dental Difference®

2 levels of savings:

- PPO network
  - Average discount: 35-41%

- Premier network
  - Average discount: 9-29%

- 160,000 network dentists
- 352,000 locations
- 8 in 10 U.S. dentists are in the Delta Dental PPO or Premier network
Choose PPO to save
Claim example: crown, covered at 60%

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO</th>
<th>Delta Dental Premier</th>
<th>Non–Delta Dental dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dentist charges</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Plan allowance</td>
<td>$750</td>
<td>$900</td>
<td>$900</td>
</tr>
<tr>
<td>Your plan pays</td>
<td>$450</td>
<td>$540</td>
<td>$540</td>
</tr>
<tr>
<td>You pay</td>
<td>$300</td>
<td>$360</td>
<td>$460</td>
</tr>
</tbody>
</table>

This is for illustrative purposes only. Assume no maximums or deductibles apply.
# Compare PPO and DeltaCare USA

## Deductibles and maximums

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO</th>
<th>DeltaCare USA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible per calendar year</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PPO dentist</td>
<td>$50.00 per person</td>
<td></td>
</tr>
<tr>
<td>Waived for D&amp;P</td>
<td>$50 per person</td>
<td></td>
</tr>
<tr>
<td>Premier dentist</td>
<td>$50 per person</td>
<td></td>
</tr>
<tr>
<td>Waived for D&amp;P</td>
<td>$50 per person</td>
<td></td>
</tr>
<tr>
<td>Non–Delta Dental dentist</td>
<td>$50 per person</td>
<td>None</td>
</tr>
<tr>
<td>Waived for D&amp;P</td>
<td>$50 per person</td>
<td></td>
</tr>
<tr>
<td><strong>Annual maximum per calendar year</strong></td>
<td>$1,700 per person</td>
<td>None</td>
</tr>
<tr>
<td>PPO dentist</td>
<td>$1,500 per person</td>
<td></td>
</tr>
<tr>
<td>Premier dentist</td>
<td>$1,500 per person</td>
<td></td>
</tr>
<tr>
<td>Non–Delta Dental dentist</td>
<td>$1,500 per person</td>
<td>None</td>
</tr>
<tr>
<td><strong>Orthodontic lifetime maximum</strong></td>
<td>Adults: $500 Dependent</td>
<td>None</td>
</tr>
<tr>
<td>Adults: $500</td>
<td>Adults: $500</td>
<td></td>
</tr>
<tr>
<td>Dependent Children: $1,500</td>
<td>Dependent Children: $1,500</td>
<td>None</td>
</tr>
<tr>
<td>Children: $1,500</td>
<td>Children: $1,500</td>
<td></td>
</tr>
</tbody>
</table>
## Compare PPO and DeltaCare USA

What’s covered: Diagnostic and preventive care

<table>
<thead>
<tr>
<th>Service</th>
<th>Delta Dental PPO</th>
<th>DeltaCare USA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO dentist</td>
<td>Premier dentist</td>
</tr>
<tr>
<td>Dental exam</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Cleaning</td>
<td>Plan pays 100%</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Sealants</td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
</tr>
<tr>
<td>(age limits apply)</td>
<td>(age limits apply)</td>
<td>(age limits apply)</td>
</tr>
<tr>
<td>Fluoride treatment</td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
</tr>
</tbody>
</table>
## Compare PPO and DeltaCare USA

### What’s covered: Basic services

<table>
<thead>
<tr>
<th>Service</th>
<th>Delta Dental PPO</th>
<th>DeltaCare USA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amalgam (silver) filling, back tooth</td>
<td>PPO dentist: Plan pays 80%</td>
<td>Premier dentist: Plan pays 75%</td>
</tr>
<tr>
<td>Resin (white) filling, front tooth</td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
</tr>
<tr>
<td>Root canal, back tooth</td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
</tr>
<tr>
<td>Periodontal scaling and root planing</td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
</tr>
<tr>
<td>Oral surgery</td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
</tr>
</tbody>
</table>
## Compare PPO and DeltaCare USA

### What’s covered: Orthodontics

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO</th>
<th>DeltaCare USA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO</td>
<td>Premier</td>
</tr>
<tr>
<td>Comprehensive orthodontics (child)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Comprehensive orthodontics (adult)</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Retention</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
Your PPO coverage
Deductibles and maximums

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO dentist</td>
</tr>
<tr>
<td>Deductible per calendar year</td>
<td>$50 per person Waived for D&amp;P</td>
</tr>
<tr>
<td>Annual maximum per calendar year</td>
<td>$1,700 per person</td>
</tr>
</tbody>
</table>
Your PPO coverage
What’s covered: Diagnostic and preventive care

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO dentist</td>
</tr>
<tr>
<td>Dental exam</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Child cleaning</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Adult cleaning</td>
<td>Plan pays 100%</td>
</tr>
<tr>
<td>Sealants</td>
<td>Plan pays 80%</td>
</tr>
<tr>
<td>Fluoride treatment</td>
<td>Plan pays 80%</td>
</tr>
</tbody>
</table>
# Your PPO coverage

What’s covered: Basic services

<table>
<thead>
<tr>
<th>Delta Dental PPO</th>
<th>PPO</th>
<th>Premier</th>
<th>Non–Delta Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Amalgam (silver) filling, back tooth</strong></td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
<td>Plan pays 75%</td>
</tr>
<tr>
<td><strong>Resin (white) filling, front tooth</strong></td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
<td>Plan pays 75%</td>
</tr>
<tr>
<td><strong>Root canal, back tooth</strong></td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
<td>Plan pays 75%</td>
</tr>
<tr>
<td><strong>Periodontal scaling and root planing</strong></td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
<td>Plan pays 75%</td>
</tr>
<tr>
<td><strong>Oral surgery</strong></td>
<td>Plan pays 80%</td>
<td>Plan pays 75%</td>
<td>Plan pays 75%</td>
</tr>
</tbody>
</table>

*Delta Dental PPO*
## Your PPO coverage

What’s covered: Major services and prosthodontics

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO</td>
</tr>
<tr>
<td>Crown (porcelain fused to high noble metal)</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td>Complete upper denture</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td>Complete lower denture</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td>Bridge</td>
<td>Plan pays 50%</td>
</tr>
<tr>
<td>Dental implant</td>
<td>Plan pays 50%</td>
</tr>
</tbody>
</table>
Your PPO coverage
Delta Dental PPO Benefit Summary
Value-added features

Savings you can see and hear
Access hearing aid and LASIK discounts
Now available to you and your dependents

Amplifon Hearing Health Care
62% average savings off retail hearing aid pricing

QualSight
40-50% off traditional LASIK eye surgery
Amplifon program features
amplifonusa.com/deltadentalins

• Access to the best hearing aid prices, guaranteed
• Choice of top hearing aid brands
• Thousands of hearing care providers
• Industry-leading support for your purchase

¹ Amplifon Hearing Health Care provider file, February 2019
How to get started with Amplifon
Simply call or register online

1. Call Amplifon at 888-779-1429.

2. A Patient Care Advocate will guide you.

3. Amplifon will activate your hearing aid discounts.
QualSight program features
qualsight.com/delta-dental

- Access to 40-50% off traditional LASIK pricing\(^1\)
- 1,000+ LASIK locations\(^2\)
- Experienced and credentialed LASIK surgeons
- Pre- and postoperative visits are included

\(^1\) Refractive Quarterly Update, Market Scope LLC, November 2018. Discounts or savings may vary by provider.
\(^2\) QualSight provider file, February 201
Get started with QualSight

- Save up to 50% off traditional LASIK pricing\(^1\)
- 1,000+ LASIK locations\(^2\)
- Experienced credentialed LASIK surgeons
- Pre- and postoperative visits are included

\(^1\) Refractive Quarterly Update, Market Scope LLC, November 2018. Discounts or savings may vary by provider.
\(^2\) QualSight provider file, February 2019
Web and mobile resources
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
Check your benefits information online

- Check your plan details: eligibility, covered services and level of benefits.
- Look up claim statements for recent dental visits.
- View or print your ID card.
- Estimate the cost of your next procedure.
- Submit questions to Customer Service.
Go paperless
View your documents online: claims, pre-treatment estimates and plan details

**Convenience.**
Get an email alert every time a new document is available.

**Efficiency.**
No need to wait for snail mail.

**Save paper.**
Reduce your ecological footprint.

Log in to your account at [deltadentalins.com](http://deltadentalins.com).
Go mobile
Download the app to have all the information you need at your fingertips

What can you do with the app?

<table>
<thead>
<tr>
<th>Find a dentist</th>
<th>Coverage details</th>
<th>Electronic ID card</th>
<th>Cost estimator</th>
</tr>
</thead>
<tbody>
<tr>
<td>✅</td>
<td>✅</td>
<td>✅</td>
<td>✅</td>
</tr>
</tbody>
</table>

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.
Delta Dental’s virtual dentistry solutions
Two tools to make your life easier: Toothpic and Delta Dental – Virtual Consult

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

Sign up at [deltadental.toothpic.com](http://deltadental.toothpic.com).

**Virtual Consult**
- 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

Sign up at [deltadentalvirtualconsult.com](http://deltadentalvirtualconsult.com).
Where’s my ID card?
Check in without a dental plan ID card

You don’t need a dental plan ID card to check in at the dentist. Just tell the dental office that you are covered by Delta Dental of California.

But if you prefer, you can always find a virtual ID card on our mobile-responsive website or with the Delta Dental app.

Provide:

• Your name
• Your date of birth
• Your enrollee ID (or Social Security number)
• The name of your employer
Print an ID card at home

It’s easy to print your own ID card

1. Go to deltadentalins.com and log in to Online Services
2. Select Get ID card
3. Click on Print ID card
Find a network dentist

- Go to deltadentalins.com.
- Look for the Find a Dentist tab.
- Search by name, address, landmark, city or ZIP code.
- Select your network plan.
- Click Search.
- Narrow your search by location, specialty, network and language.
- Your search results will include a dentist’s Yelp rating, address and phone number.
When choosing a dentist, get the advice you need from sources you trust

Delta Dental is the only dental carrier that offers two independent third-party platforms for online dentist reviews and quality ratings:

- **DentaQual®** offers you objective, easy-to-understand quality of care information.
- **Yelp** offers you feedback about dentists from patients just like you.
Oral health and wellness
Online wellness resources
Learn about dental health from Delta Dental

Learn about oral health and wellness with:
- Articles
- Videos
- magazines
- Recipes
- Risk assessments
- Kids' activities
- And more!
Oral health and wellness
Increase your dental knowledge

- 100+ articles on everything from acid reflux to x-rays
- Tooth-friendly recipes and nutrition tips
- Quizzes to assess your dental risks
- Short videos
- Healthy aging
- Education for kids and teens
Stay informed with *Grin!*
Boost your dental health IQ

- Learn fun facts and discover tooth-friendly recipes.
- Sign up by email
- Get a new issue every season.
- ¿Habla español? Disponible en español.

deltadentalins.com/grin
Grin! for Kids is a fun way to learn

Each issue includes:

- Hands-on arts and crafts
- Coloring pages
- At-home science projects
- Games and puzzles
- Dental health facts

deltadentalins.com/grin
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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