TRUST YOUR SMILE TO DELTA DENTAL
2018 Open Enrollment
City of Huntington Beach
WHAT WE’LL COVER

I. Your Dental Plans
   - DeltaCare USA Program (pre-paid DHMO)
   - Delta Dental PPO Program

II. Resources
GETTING STARTED IS EASY
DeltaCare® USA

Select a dentist
Schedule an appointment
Receive care
Pay only your copayment
WE’VE GOT YOU COVERED
DeltaCare® USA

✓ Predictable costs
  • Pay only your copay (if any)
  • Enjoy no deductibles
  • Don’t worry about maximums

✓ No claim forms

✓ Minimal limitations and exclusions

✓ Out-of-area emergency allowance

✓ Specialty care with referral

✓ Choice of your own network dentist

300+ COVERED PROCEDURES
CHOOSE A DENTIST
DeltaCare® USA

- Visit deltadentalins.com
- Choose your own network dentist
- Log-in to enrollee portal to change your network dentist online
- Call Customer Service
NEED A SPECIALIST?
DeltaCare® USA

- Visit your primary care dentist
- Your dentist requests authorization for specialty services
- You receive a referral to a specialist from your primary care dentist
DELTA DENTAL PPO℠
YOUR SMILE IS COVERED
with Delta Dental PPO℠

✓ Maximize your savings with a PPO dentist
✓ You won’t be charged more than your expected share of the bill
✓ See any licensed dentist
PRE-TREATMENT ESTIMATE
We’ve got you covered

- Determines costs ahead of time
- Helps you make informed decisions
- Everything is handled by your dentist

DELTA DENTAL®
PPO DUAL NETWORK ADVANTAGE
1 product — 2 levels of savings

PPO Network
25-35% average discount

Premier Network
8-16% average discount
# PPO PLAN SUMMARY

<table>
<thead>
<tr>
<th>Delta Dental PPO Benefits</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic &amp; Preventive</strong></td>
<td>85%</td>
<td>85%</td>
</tr>
<tr>
<td>(Exams, cleanings, x-rays)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Basic</strong></td>
<td>85%</td>
<td>85%</td>
</tr>
<tr>
<td>(Fillings, Sealants, Oral Surgery, Periodontics, Endodontics)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Major</strong></td>
<td>85%</td>
<td>85%</td>
</tr>
<tr>
<td>(Crowns &amp; Casts)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Prosthodontics</strong></td>
<td>60%</td>
<td>60%</td>
</tr>
<tr>
<td>(Bridges, dentures, implants)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontic Benefits</strong></td>
<td>60%</td>
<td>60%</td>
</tr>
<tr>
<td>(Adult &amp; dependent children)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Deductible</strong> (waived for D&amp;P for in-network only)</td>
<td>$25/$75</td>
<td>$25/$75</td>
</tr>
<tr>
<td>Per person/per family each calendar year</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Year Maximum</strong></td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Per person</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ortho Lifetime Maximum</strong></td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Per person</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dental Accident Benefits</strong></td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>(Included with the calendar year maximum)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**THE CHOICE IS YOURS**

Save the most with PPO

<table>
<thead>
<tr>
<th>Claims Example</th>
<th>Most claims savings</th>
<th>Some claims savings</th>
<th>No claims savings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Dentist’s Charge for a Crown</td>
<td>Delta Dental PPO</td>
<td>Delta Dental Premier</td>
<td>Non-Delta Dental Dentists</td>
</tr>
<tr>
<td>Dentist’s Charge for a Crown</td>
<td>$1,200</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>Plan Allowance</td>
<td>$700</td>
<td>$900</td>
<td>$900</td>
</tr>
<tr>
<td>Percentage Paid by Plan</td>
<td>60%</td>
<td>60%</td>
<td>60%</td>
</tr>
<tr>
<td>Plan Payment</td>
<td>$420</td>
<td>$540</td>
<td>$540</td>
</tr>
<tr>
<td>PATIENT PAYMENT</td>
<td>$280 ($700 - $420 =)</td>
<td>$360 ($900 - $540 =)</td>
<td>$660 ($1,200 - $540 =)</td>
</tr>
</tbody>
</table>

*Note: Amounts listed for illustrative purposes only. Assumes no maximum or deductibles are applicable.*
Sign up for an **ONLINE ACCOUNT**

- Locate a network dentist
- Check benefits and eligibility
- Check claim status
- Check average dental costs
- View or print your ID card
FIND A DENTIST ONLINE
It’s simple!

- Go to deltadentalins.com and log in
- Select “Find a Dentist”
  - Delta Dental PPO
  - DeltaCare USA
- Search by name, address, landmark, city or ZIP code
- Get a map and driving directions
YOU’RE MOBILE
and so are we!

Use the mobile site to:
- Access your ID card
- Check eligibility, benefits and claims
- Find a dentist by your location
- Manage your profile

Or, get the free app and you can also:
- Get a cost estimate
- Use a musical tooth brushing timer
- Get the app from the App Store or Google Play™
- Search for “Delta Dental”
SMILEWAY® WELLNESS PROGRAM
Online oral health resources

- Dental risk self-assessment
- Oral health library
- Communications for enrollees

SmileWay®

Delta Dental
GO PAPERLESS
Less paper, more convenience

- Conserve natural resources
- Download or print documents
- Access your plan information with ease and convenience

Visit deltadentalins.com/paperless
THANK YOU FOR YOUR TIME