DELTA DENTAL®

Choose your plan



Reliable coverage and affordable preventive care

Delta Dental PPO™ & DeltaCare® USA

Your company lets you choose between two dental plans from Delta Dental. With either one, you'll have access to rigorously vetted dentists and affordable preventive care.

Delta Dental PPO[1]

This preferred provider plan offers the convenience and flexibility of visiting any licensed dentist, anywhere. Covered services are paid based on a percentage — if, for example, fillings are covered at 80%, you pay the remaining 20%. Get the most plan value by choosing a Delta Dental PPO dentist. PPO network dentists complete claim forms for you and can help advise you on questions regarding your share of the payment.

DeltaCare USA

With DeltaCare USA, you get straightforward and affordable care from a trusted in-network dentist that you choose. Simply select a DeltaCare USA general dentist to start receiving plan benefits.[2] Preset copayments[3] allow you to know ahead of time everything your plan covers and what each procedure costs. There is no paperwork for you to complete and no annual maximums, deductibles or waiting periods to worry about.[4]

Newly covered? Visit **deltadentalins.com/welcome**.

[1] In TX, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

[2] In AZ, MD, and TX, if you do not select a dentist when you enroll, one will be assigned for you. In WY, you do not need to select a general dentist, but you must visit a network dentist to receive benefits. In the following states, you can maximize your savings when you visit a network dentist, although you may visit any licensed dentist and receive out-of-network coverage: AK, CT, LA, ME, MS, MT, NC, ND, NH, OK, SD, VT. Refer to your plan booklet for details about your out-of-network benefits.

[3] This is the amount you'll pay when visiting your general dentist facility.

[4] Refer to your plan booklet for more information about covered services.

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, MA, ME, MI, MN, NC, ND, NE, NH, OK, OR, RI, SC, SD, VA, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN, 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. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

Delta Dental PPO 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, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

West Virginia: Learn about our commitment to providing access to a quality dentist network at **deltadentalins.com/about/legal/index-enrollee.html**.

deltadentalins.com/members

Compare plan features[5]

	Delta Dental PPO	DeltaCare USA
Can I go to any dentist?	You can visit any licensed dentist to receive coverage, but you'll save the most at an in-network dentist.	No, DeltaCare USA has a large network of certified dentists and dental offices for you to choose from. Use our **Find a dentist** tool to find a DeltaCare USA Dentist in your area. You can select or change your general dentist from the DeltaCare USA network anytime online or by phone. A dentist can also be assigned to you at your first visit if you haven't selected a dentist yet.[6,7]
What procedures are covered?	Your plan covers a wide range of services, with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, is offered at low or no cost.	You're covered for hundreds of procedures, with low or no copays on most preventive services, like routine cleanings and exams. There's no annual limit on the amount your plan pays, so you'll have comprehensive coverage for the care you need.
Are there deductibles and maximums?	Yes, most plans have an annual deductible and maximum.	No, there are no annual deductibles or maximums.[8]
Am I covered for treatment I began under a different employer-sponsored dental plan?	Coverage is provided only for treatment started and completed after your effective date. Orthodontic treatment may be an exception to this rule.	Coverage is provided only for treatment started and completed after your effective date.[9] Orthodontic treatment may be an exception to this rule.
What if I started orthodontic treatment under my previous dental plan?	Typically, Delta Dental pays the remaining benefit not paid by your prior dental plan.	Your plan includes continuous orthodontic coverage if you're currently in active treatment (tooth movement has begun).
What happens if I need to see a specialist?	You do not need a referral from your dentist.	When specialty dental care is needed, your general dentist will refer you to a trusted specialist in the network.[10]
What is my out-of-area coverage?	You can visit any licensed dentist.	You have emergency dental service coverage for out-of-area emergencies.
How do I change my dentist?	You can change your dentist at any time without contacting us.	You can select or change your general dentist anytime online or by phone.[11]
Do I need to fill out claims?	If you visit a Delta Dental dentist, the dental office will file the claim for you. If you go to a non–Delta Dental dentist, you may have to submit the claim yourself.	No, there is no paperwork for you to complete.[12]

For more information about Dental Dental, visit **www1.deltadentalins.com/faqs.html**.

[5] This comparison is based on the coverage of a typical plan. Please refer to your plan booklet for specific benefits, limitations, exclusions, waiting periods and other coverage details.

[6] In WY, you do not need to select a general dentist, but you must visit a network dentist to receive benefits. In the following states, you can maximize your savings when you visit a network dentist, although you may visit any licensed dentist and receive out-of-network coverage: AK, CT, LA, ME, MS, MT, NC, ND, NH, OK, SD, VT. Refer to your plan booklet for details about your out-of-network benefits.

[7] If you have not yet been assigned to a DeltaCare USA general dentist, you can do so by visiting any DeltaCare USA general dentist that is accepting new patients. When your selected dentist files a qualifying claim, you will be added to their roster and they will become your assigned DeltaCare USA general dentist. Once assigned, you must visit this dentist for future visits to receive benefits.

[8] In AK, CT and SD, you have an out-of-network calendar year maximum of $500 when you visit an out-of-network dentist.

[9] Except in TX; please refer to your plan booklet for details.

[10] In some states, specialty care benefits are only available for services performed by an in-network specialist. Refer to your plan booklet for details.

[11] Change your dentist by logging into your account at **www1.deltadentalins.com/login** or by calling 800-422-4234. In the following states, you can change your dentist any time without contacting Delta Dental: AK, CT, LA, ME, MS, MT, NC, ND, NH, OK, SD, VT, WY.

[12] You may have to complete a claim form if you visit an out-of-network dentist, such as for limited emergency treatment or in the following states: AK, CT, LA, ME, MS, MT, NC, ND, NH, OK, SD, VT.

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