



Your smile, your choice

Delta Dental PPO™ & DeltaCare® USA



You can choose between two dental plans from Delta Dental. Either way, you'll get reliable dentist networks and affordable preventive care. Your options are:

### Delta Dental PPO<sup>1</sup>

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

A DeltaCare USA plan offers a broad range of services, including preventive care and popular procedures like orthodontic coverage, teeth whitening and extra cleanings at affordable prices. Simply select a primary care dentist to start receiving plan benefits.<sup>2</sup> Preset copayments<sup>3</sup> for covered services allow you to plan ahead and stick to your budget. There are also no claims forms to complete, and no annual maximums, deductibles or waiting periods<sup>4</sup> to worry about.

<sup>1</sup> In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

<sup>2</sup> In AZ, MD, and TX, if you do not select a dentist when you enroll, we will choose one for you. In WY, you do not need to select a primary care 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.

<sup>3</sup> This is the amount you'll pay when visiting your primary care dentist facility.

<sup>4</sup> Refer to your plan booklet for more information about covered services, deductibles and maximums.

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](https://deltadentalins.com/about/legal/index-enrollee.html).



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

## Compare plan features

	Delta Dental PPO	DeltaCare USA
<b>Can I go to any dentist?</b>	You can visit any licensed dentist to receive coverage, but you'll save the most at an in-network dentist.	You must select a DeltaCare USA primary care dentist and visit this dentist to receive benefits. <sup>2</sup>
<b>What procedures are covered?</b>	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.	Your comprehensive plan covers over 350 procedures with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, has low or no copayments.
<b>Are there deductibles and maximums?</b>	Yes, most plans have an annual deductible and maximum.	No, there are no annual deductibles or maximums. <sup>5</sup>
<b>Am I covered for treatment I began under a different employer-sponsored dental plan?</b>	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. <sup>6</sup> Orthodontic treatment may be an exception to this rule.
<b>What if I started orthodontic treatment under my previous dental plan?</b>	Typically, Delta Dental pays the remaining benefit not paid by your prior dental plan.	You are responsible for the copayments and fees subject to the provisions of your prior dental plan.
<b>What happens if I need to see a specialist?</b>	You do not need a referral from your dentist.	Contact your DeltaCare USA primary care dentist to coordinate your referral. <sup>7</sup>
<b>What is my out-of-area coverage?</b>	You can visit any licensed dentist.	You have a limited benefit to go out of network for emergency care.
<b>How do I change my dentist?</b>	You can change your dentist at any time without contacting us.	You can change your primary care dentist online or by telephone. <sup>8</sup>
<b>Do I need to fill out claims?</b>	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.	There are generally no claim forms under your plan. <sup>9</sup>

For more information about Dental Dental, visit: <https://www1.deltadentalins.com/faqs.html>.

<sup>5</sup> In AK, CT, ND and SD, you have an out-of-network calendar year maximum of \$500 when you visit an out-of-network dentist.

<sup>6</sup> Except in Texas; please refer to your plan booklet for details.

<sup>7</sup> Most services not performed by your primary care dentist must be authorized by Delta Dental. In some states, specialty care benefits are only available for services performed by an in-network specialist. Refer to your plan booklet for details.

<sup>8</sup> Change your dentist online by logging into your account at <https://www1.deltadentalins.com/login.html> 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.

<sup>9</sup> 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.