

# Keep Smiling

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



### Save with PPO

Visit a dentist in the PPO<sup>1</sup> network to maximize your savings.<sup>2</sup> These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>3</sup> Find a PPO dentist at [deltadentalins.com](http://deltadentalins.com).<sup>4</sup>

### Set up an online account

Get information about your plan anytime, anywhere by signing up for an Online Services account at [deltadentalins.com](http://deltadentalins.com). This free service, available once your coverage kicks in, lets you check benefits and eligibility information, find a network dentist and more.

### Check in without an ID card

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and enrollee ID or social security number. If your family members are covered under your

plan, they will need your information. Prefer to take a paper or electronic ID card with you? Simply sign in to Online Services, where you can view or print your card with the click of a button.

### Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.

### Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.<sup>5</sup> You can find this date by logging in to Online Services.

### Newly covered?

Visit [deltadentalins.com/welcome](http://deltadentalins.com/welcome).

## Save with a PPO dentist



<sup>1</sup> In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan.

<sup>2</sup> You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

<sup>3</sup> You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

<sup>4</sup> We recommend verifying before each appointment that your dentist is a PPO dentist.

<sup>5</sup> Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. Enrollees currently undergoing active orthodontic treatment may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

**LEGAL NOTICES:** Access federal and state legal notices related to your plan at [deltadentalins.com/about/legal/index-enrollee.html](http://deltadentalins.com/about/legal/index-enrollee.html).

**Plan Benefit Highlights for:** Huntington Beach City School District  
(Active, Certificated, Classified, Confidential,  
Management, Retirees and COBRA)

**Group No:** 07041 – 02801, 02802,  
02803, 02804 & 02805

In this incentive plan, Delta Dental pays 80% of the contract allowance for covered diagnostic, preventive and basic services and 80% of the contract allowance for major services during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year. If an enrollee does not use the plan during the calendar year, the percentage remains at the level attained the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 80%.

<b>Eligibility</b>	Primary enrollee, spouse(includes domestic partner) and eligible dependent children to the end of the month dependent turns age 25			
<b>Deductibles</b>	None			
<b>Maximums</b>	\$1,500 per person each calendar year			
D & P counts toward maximum?	No			
<b>Waiting Period(s)</b>	Basic Benefits None	Major Benefits None	Prosthodontics None	Orthodontics None

<b>Benefits and Covered Services*</b>	<b>Delta Dental PPO dentists**</b>	<b>Non-Delta Dental PPO dentists**</b>
<b>Diagnostic &amp; Preventive Services (D &amp; P)</b> Exams, (2) cleanings and x-rays	80-100 %	80-100 %
<b>Basic Services</b> Fillings, simple tooth extractions, posterior composite restorations and sealants	80-100 %	80-100 %
<b>Endodontics</b> (root canals) Covered Under Basic Services	80-100 %	80-100 %
<b>Periodontics</b> (gum treatment) Covered Under Basic Services	80-100 %	80-100 %
<b>Oral Surgery</b> Covered Under Basic Services	80-100 %	80-100 %
<b>Major Services</b> Crowns, inlays, onlays and cast restorations	80-100 %	80-100 %
<b>Prosthodontics</b> Bridges and dentures	70 %	50 %
<b>Orthodontic Benefits</b> Adults and dependent children	50 %	50 %
<b>Orthodontic Maximums</b>	\$500 Lifetime	\$500 Lifetime
<b>Implants</b>	70% (separate \$1,500 maximum per person each calendar year)	50% (separate \$1,500 maximum per person each calendar year)
<b>Dental Accident Benefits</b>	100 % (separate \$1,500 maximum per person each calendar year)	

\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

<b>Delta Dental of California</b> 100 First St. San Francisco, CA 94105	<b>Customer Service</b> 866-499-3001	<b>Claims Address</b> P.O. Box 997330 Sacramento, CA 95899-7330
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**deltadentalins.com**

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

# Find a Network Dentist



It's easy to look for a Delta Dental dentist in your area. Whether you're on a laptop, desktop computer, tablet or smartphone, we've got you covered.

## WEBSITE:

For computer or tablet

Go to **deltadentalins.com**.

**A. Search for a dentist.** Look for the **Find a Dentist**

tool on the right. Enter a location (address, ZIP code or city and state), and select your plan from the drop-down menu. For a more targeted search, you can enter the name of your dentist or dental office. Click Search.

**Optional:** Filter your search results by categories such as specialty, language, gender, extended office hours and accessibility.

**B. Current dentist.** Want to see if your current dentist is in-network? Just search by the name of your dentist or dental office and location, and choose "All of the above" for network. The network(s) will be listed when you click on your dentist or dental office.

**C. Find out your network.** Don't know which network you're in? Log in to Online Services before searching. You can register for an account as soon as your coverage begins.

**C Online Services**

Username:

Password:

[Username and Password help.](#)

Start your online account.

[Register Today](#)

**A Find a Dentist**

**Enrollees**

**Not sure of your plan?**

[Log in to Online Services to find a dentist.](#)

Location:

**B Select Network:**

Delta Dental PPO

Dentist, Practice or Keyword:

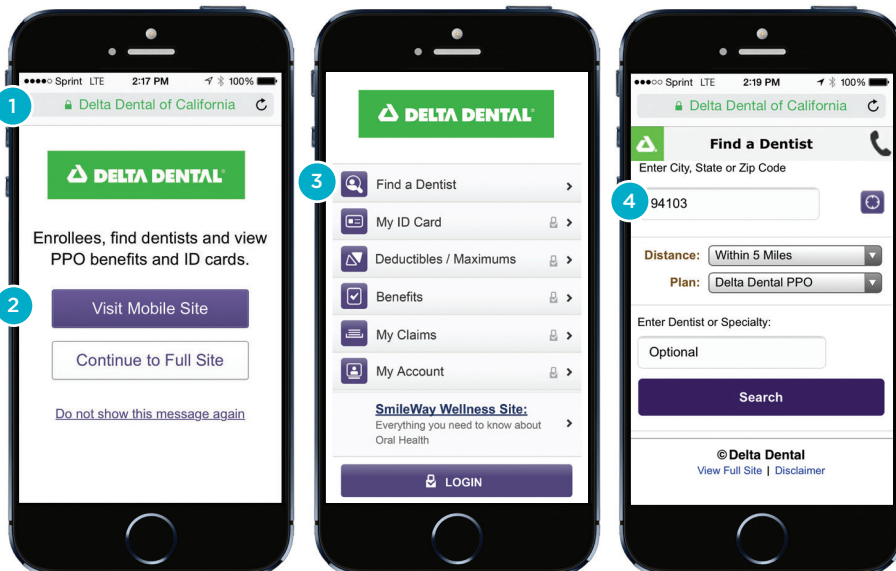
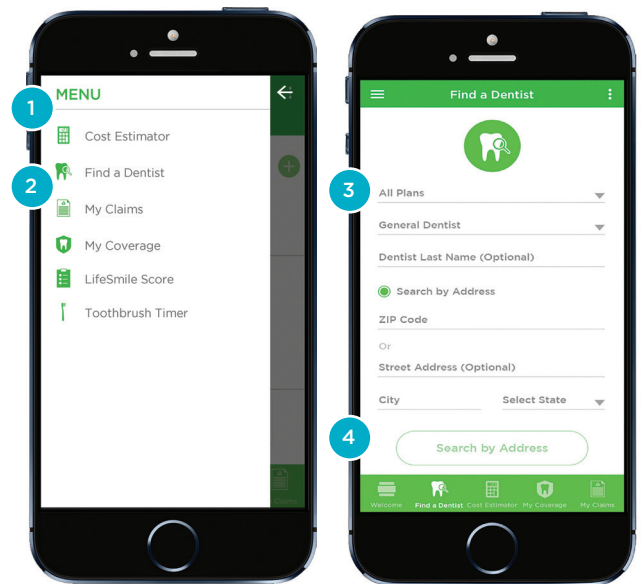


## MOBILE APP<sup>1</sup>:

For smartphone or tablet

First, install the Delta Dental app from Google Play or the App Store.

1. Click on the menu in the top-left corner.
2. Select **Find a Dentist**.
3. Select your plan and the type of dentist you are searching for.
4. Click on **Search by Current Location** or **Search by Address**.



## MOBILE-OPTIMIZED SITE<sup>1</sup>:

For smartphone

1. Go to [deltadentalins.com](http://deltadentalins.com).
2. Click on **Visit Mobile Site**.
3. Click on **Find a Dentist**.
4. Enter your location, select a distance and plan (network) from the drop-down menu, optionally filter your search by dentist or specialty and click **Search**.

<sup>1</sup> Some features available to PPO and Premier enrollees only.

Delta Dental Premier and Delta Dental PPO are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX 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 PPO is underwritten as a dental provider organization (DPO) plan.

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, 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; 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.

Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering 34.5 million enrollees. All of our companies 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 74 million people in the U.S.



# How to find a Delta Dental dentist

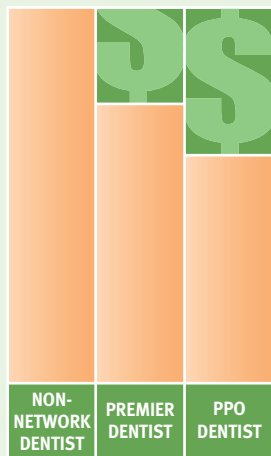


We'll do whatever it takes and then some.

## Greatest potential savings with a Delta Dental PPO dentist

### OUT-OF-POCKET COSTS

SAVE LESS SAVE MORE



AMOUNT YOU **SAVE**



AMOUNT YOU **PAY**

Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and by group contract.

## Visit our online directory at: [www.deltadentalins.com](http://www.deltadentalins.com)

Select your plan network in the “Find a Dentist” box on the home page to search for Delta Dental dentists anywhere.

You can specify:

- The dentist network (Delta Dental Premier® or Delta Dental PPO<sup>SM</sup>)\*
- Your state
- The dentist’s city and/or ZIP code (to broaden the search, you can also specify the number of miles you’re willing to travel)
- The dentist’s name (to find out if a specific dentist participates)
- The dentist’s specialty

Delta Dental’s online directory also provides a map and driving directions to the dental office by clicking on the office address.

## How can seeing a Delta Dental dentist save you money?

When you visit one of the Delta Dental network dental offices nationwide, your out-of-pocket expenses can be lower. Delta Dental dentists agree to fees determined by us. They also agree not to charge

extra for services that should be included in the cost of treatment. Delta Dental dentists handle all claim forms and other paperwork for you free of charge. Because we pay network dentists directly, you are responsible only for your portion of the bill (coinsurance, deductibles, amount over the annual maximum and non-covered services).

## Eligibility and benefits also available online

Just log in by entering your user name and password in the designated boxes. If you do not have a user name and password, you’ll need to complete a quick one-time registration process. Click “Register Today” to begin.

## Print an ID card

An ID card is not required to visit a Delta Dental dentist; however, you may print one by logging in and following the prompts.

*\*In Texas, we offer Dental Provider Organization (DPO) plans.*

## WE KEEP YOU SMILING®

Why do 54 million enrollees trust their smiles to Delta Dental?

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

## Free Newsletter

Get the latest in oral health with *Dental Wire*, our bi-monthly e-mail newsletter. Sign up at: [deltadentalins.com/oral\\_health](http://deltadentalins.com/oral_health)

## [www.deltadentalins.com](http://www.deltadentalins.com)

Delta Dental includes these companies in these states:  
Delta Dental of California – CA •  
Delta Dental of Pennsylvania – PA & MD •  
Delta Dental of West Virginia – WV •  
Delta Dental of Delaware – DE •  
Delta Dental of the District of Columbia – DC •  
Delta Dental of New York – NY •  
Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT

# Plan for a Healthy Smile

Get a pre-treatment estimate



Even if you're savvy about your dental benefits, you might like a bit of help clarifying the cost of a treatment. That's why Delta Dental offers free pre-treatment estimates. This is an easy way to help you predict your out-of-pocket cost for a specific procedure.<sup>1</sup>

## You might benefit from a pre-treatment estimate if you are:

- Planning dental work that will likely exceed \$300, like a crown, wisdom tooth extraction, bridge, dentures or periodontal surgery
- Wondering if a procedure is covered by your plan
- Worried a procedure might exceed your annual plan maximum
- On a budget and need to plan your payment in advance

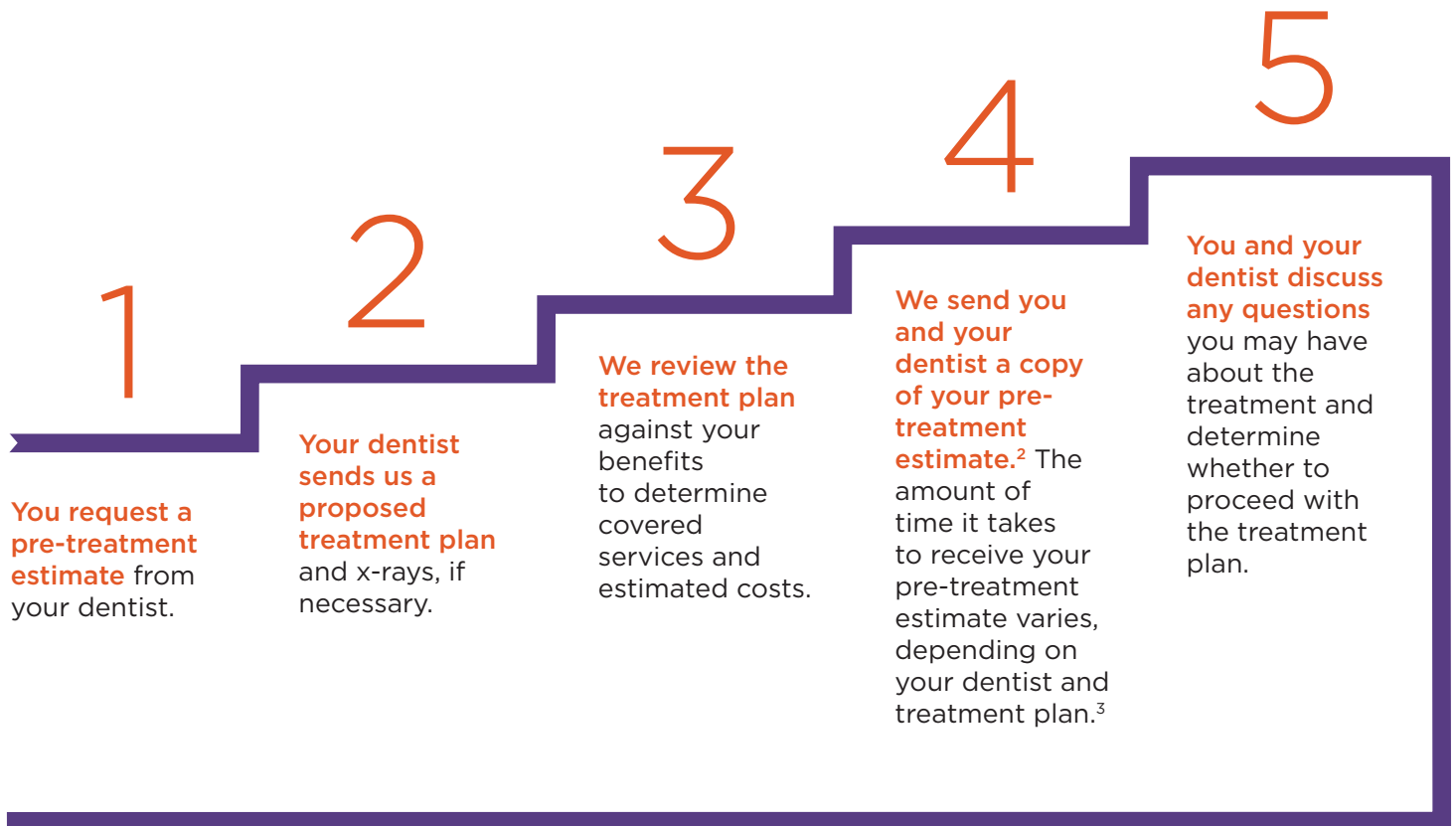
## The pre-treatment estimate includes:

- An overview of services covered by your dental plan, as well as those that are limited or excluded
- How coinsurance, deductibles and dollar maximum limits might affect your share of the cost

<sup>1</sup> Pre-treatment estimates are available to Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> enrollees.

# Step by step

## The pre-treatment estimate process



Have more questions about your plan? Visit “Your Dental Plan Support Guide” online at [deltadentalins.com/enrollees](http://deltadentalins.com/enrollees).

<sup>2</sup> A pre-treatment estimate is not a guarantee of Delta Dental's final payment. When the treatment is complete and a claim is received for payment, Delta Dental will calculate its payment based on your current eligibility, amount remaining in your annual maximum and any deductible requirements or dual coverage. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

<sup>3</sup> Generally, pre-treatment estimates process in two to three weeks. However, dentists using our online Provider Tools can have some pre-treatment estimates completed while you are in the office.



# Estimate Your Costs



Looking to budget your dental costs? Try the Cost Estimator. This feature of Delta Dental's Online Services gives you a personalized estimate of how much you'll pay for your next dentist visit.

Whether you're getting braces or need a cavity filled, you'll choose from the top reasons for visiting the dentist, written in everyday language. The Cost Estimator organizes information logically, so you don't need to be concerned whether the service involves multiple procedure codes or visits.

## Advantages

- **Easy to use.** Questions guide you through the process, letting you add services to your visit, like getting x-rays or a cleaning alongside your dental exam.
- **Based on real data.** Your cost estimate is calculated from actual claims Delta Dental has processed, updated daily.
- **Personalized.** You'll get a customized cost based on your actual benefits, taking into account any maximums and remaining deductible.
- **Available on desktop and mobile.** Get an estimate on your computer, tablet or phone.

## Features

- **Change your dentist.** Want to know if you'd save by switching to another dentist? Test it out by comparing up to five dentists.
- **Personalize your procedure.** Specify which tooth is being treated, the type of filling you need or whether you're going to a specialist. The price will be calculated accordingly.
- **Keep track of your benefits.** A handy sidebar shows the current status of any deductibles and annual and lifetime maximums.



## Try it out

Ready to get an estimate?

1. Log in to your account at **deltadentalins.com**.  
(If you don't have one yet, click on **Register**.)
2. Click on the **Cost Estimator** link by your name.

## How to navigate

Start by selecting the service you need. As you explore, you can answer additional questions (like "Which tooth?" or "Are you a new patient?") to further customize your results. If you've been using your dental benefits, your current dentist will show up by default, but if you want to see other options, just click on **Select dentists to compare**. Whenever you're ready, click **See cost**.

The screenshot shows the Delta Dental Cost Estimator interface. At the top, it says "I need a filling" and "on October 24, 2016 for John Smith Delta Dental PPO". Below this, there are two dentist options. The first is Mike Jones, a General Dentist Out-of-Network, with a typical cost of a filling at \$17.80 out-of-pocket. The second is Jane Smith, a General Dentist In-Network, with a typical cost of a filling at \$7.50 out-of-pocket. To the right of the dentist information, there are sections for "Current Benefits" showing calendar and lifetime individual maximums, and "About This Visit" which includes a description of a typical silver-colored filling. At the bottom, there is a table showing the breakdown of costs: Typical Submitted Fees (\$285.00), Network Savings (-\$210.00), Delta Dental Pays (-\$67.50), and You Pay (\$7.50). Callout boxes provide instructions on how to navigate the interface, such as clicking on "I need" to go back to the full list of procedures, clicking on "Explain cost details" to expand the breakdown of how the estimate was calculated, and clicking on "Change compared dentists" to select different options.

Click on **I need** to go back to the full list of procedures.

Looking for a procedure not listed? Scroll to the bottom of the page for a link to a longer list.

Can't find what you're looking for?  
Try the [Delta Dental Plans Association Cost Estimator](#) to find more procedures.  
Although you won't be able to find your specific costs based on your level of benefits, you will be able to find the average dentists fees for that procedure in your area.

Clicking on **Explain cost details** will expand the breakdown of how your estimate was calculated.

To change the dentists shown, click on **Change compared dentists**. Select your options, then click on **Show cost**.

The benefits sidebar will show the current status of your maximums and deductibles, if applicable.

This section summarizes the type of visit or procedure selected.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

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, Inc. In Texas, Delta Dental Insurance Company provides a Dental Provider Organization (DPO) plan.

# Where's My ID Card?



If you've been looking for your dental plan ID card, we have good news for you: **You don't need one!**

Just tell your dental office that you're covered by Delta Dental and provide your **name**, your **date of birth**, your **enrollee ID number** (or social security number) and the **name of your employer**.

Got dependents on your plan? Tell them to provide your details.

## Want an ID card anyway?



### Print one from your computer

- Go to [deltadentalins.com](http://deltadentalins.com)
- Log in to Online Services > Click on **My ID card** > Print



### Pull it up on your smartphone

- Go to [deltadentalins.com](http://deltadentalins.com) or download our app (**Delta Dental** by Delta Dental Plans Association from the App Store or Google Play)
- Log in to your Online Services account > Select **My ID card**

Visit the Delta Dental website [www.deltadentalins.com](http://www.deltadentalins.com)



We'll do whatever it takes and then some.

### Convenient services and information on our website

Our website\* makes it easy for you to manage your dental plan. Tools, services, information, forms – you'll find everything you need just a click away.

#### 1 Log in to:

- Check benefits, eligibility and claims status
- Print your ID card
- Find the average cost of a dental procedure in your area

#### 2 Find a dentist:

- Select your plan
- Enter options such as state and ZIP code
- Search for a dentist and link to a map with driving directions

#### 3 Oral health information

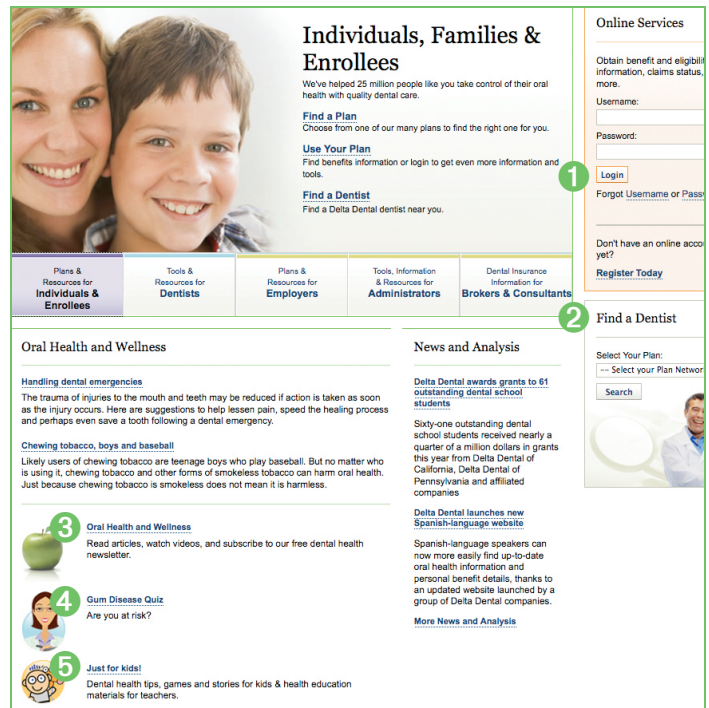
Read articles, watch videos, find a glossary of dental terms and subscribe to *Dental Wire*, our free dental health newsletter

#### 4 Oral Health Quizzes

Assess your risk for cavities and gum disease and learn how to prevent them

#### 5 Just for kids

See our kids' website also available at [MySmileKids.com](http://MySmileKids.com)



\* The website [www.deltadentalins.com](http://www.deltadentalins.com) is the home of the Delta Dental companies listed on the reverse side and their subsidiaries and affiliates. For other Delta Dental companies, visit the Delta Dental Plans Association website at [www.deltadental.com](http://www.deltadental.com).



## WE KEEP YOU SMILING®

Why do 54 million enrollees trust their smiles to Delta Dental?

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

## Free Newsletter

Get the latest in oral health with *Dental Wire*, our bi-monthly e-mail newsletter. Sign up at: [deltadentalins.com/oral\\_health](http://deltadentalins.com/oral_health)

## Delta Dental Customer Service

**DeltaCare USA®**  
800-422-4234

**Delta Dental PPO<sup>SM</sup> and  
Delta Dental Premier®**  
Delta Dental of California  
800-765-6003

Delta Dental of Delaware  
Delta Dental of the District of Columbia  
Delta Dental of New York  
Delta Dental of Pennsylvania  
(and Maryland)  
Delta Dental of West Virginia  
800-932-0783

Delta Dental Insurance Company  
(Alabama, Florida, Georgia,  
Louisiana, Mississippi, Montana,  
Nevada, Texas, Utah)  
800-521-2651

California School District Employees  
800-499-3001

[www.deltadentalins.com](http://www.deltadentalins.com)

Delta Dental includes these companies in these states: Delta Dental of California – CA • Delta Dental of Pennsylvania – PA & MD • Delta Dental of West Virginia – WV • Delta Dental of Delaware – DE • Delta Dental of the District of Columbia – DC • Delta Dental of New York – NY • Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT

The screenshot shows the Delta Dental website interface. At the top, there's a navigation bar with 'DELTA DENTAL' and 'Individuals, Families & Enrollees'. A '3' in a circle is in the top right. Below the navigation, there's a '1' in a circle next to 'Use Your Dental Plan' and a 'Register for an Online' link. The main content area features a 'Preventive Care' section with a photo of a woman brushing her teeth and text about gum disease. Below this is a 'Your Dental Plan Support Guide' with sections for 'Finding Your Dentist', 'Getting Dental Care', and 'Managing Costs'. On the right side, there's an 'Online Services' section with a login form and a 'Forms' section listing various claim forms for different states.

### 1 Other tools and information:

Visit the “Use Your Dental Plan” page for a helpful plan support guide and answers to frequently asked questions.

- Download and print a claim form
- Find general information about how your plan works
- Get instructions for using our website

### 2 Forms and support:

- Find quick links to claim, grievance and customer service request forms

### 3 Delta Dental en Español:

- Visit a Spanish version of our website

### Q: How do I log in to the website?

A: Simply enter your user name and password in the designated boxes and submit. If you don't already have a user name or password, click the “Register Today” link to complete the quick registration process.

### Q: What if I have trouble logging in to the website?

A: If you have problems, use the Online Services Login Customer Service Form to contact us for assistance. You can find the form on the “Individuals & Enrollees” page of the website. Scroll down the “Individuals & Enrollees” page to find the Forms box on the right-hand side of the page. You can find the Online Services Login Service Form link at the end of the Customer Service Forms section.

### Q: What if I don't have Internet access?

A: You can check your benefits, eligibility and claim information on our interactive voice response telephone line or speak to a Customer Service agent Monday through Friday by calling Delta Dental toll-free. For DeltaCare<sup>®</sup> USA enrollees, please call 800-422-4234. For Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> enrollees, please use the appropriate number listed at the left to call your local Customer Service.

### Q: Can I contact Delta Dental through the website?

A: Yes. You don't have to log in to contact us from the website. Simply click on “Contact us” at the top of the home page and follow the appropriate links for your plan. You'll be presented with a number of contact options, including Online Customer Service Request Forms for specific issues.

### Q: How can I check on the average cost of a dental procedure in my area?

A: Log in by entering your user name and password and click on “Fee Finder” in the main navigation menu.

### Q: How current is the information in the online dentist directory?

A: The “Find a Dentist” directory is updated daily.

### Q: What if I have more questions?

A: For detailed instructions on checking your benefits and eligibility, finding a dentist, printing an ID card and submitting a claim form, visit the “Use Your Dental Plan” page of our website for these and other helpful topics.