

**Plan Benefit Highlights for:** County of Stanislaus  
(Buy-Up Plan, Actives)  
**Group No:** 03351 - 00003

In this incentive plan, Delta Dental pays 70% of the PPO contract allowance for covered diagnostic, preventive and basic services and 70% of the PPO 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 will be reduced by 10% (the percentage will never drop below 70%. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

<b>Eligibility</b>	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to the end of the month dependent turns age 26			
<b>Deductibles</b>	PPO dentists: None Non-PPO dentists: \$10 per person each calendar year			
Deductibles waived for Diagnostic & Preventive (D & P)?	PPO dentists; Not applicable Non-PPO dentists: Yes			
<b>Maximums</b>	\$2,000 per person each calendar year			
<b>Waiting Period(s)</b>	Basic Services None	Major Services None	Prosthodontics None	Orthodontics None

<b>Benefits and Covered Services*</b>	<b>Delta Dental PPO dentists** In-PPO Network</b>	<b>Non-PPO dentists** Out-of-PPO Network</b>
<b>Diagnostic &amp; Preventive Services (D &amp; P)</b> Exams, cleanings and x-rays	70-100 %	70-100 %
<b>Basic Services</b> Fillings, simple tooth extractions and sealants	70-100 %	70-100 %
<b>Endodontics</b> (root canals)	70-100 %	70-100 %
<b>Periodontics</b> (gum treatment)	70-100 %	70-100 %
<b>Oral Surgery</b>	70-100 %	70-100 %
<b>Major Services</b> Crowns, inlays, onlays and cast restorations	70-100 %	70-100 %
<b>Prosthodontics</b> Bridges, dentures and implants	50 %	50 %
<b>Orthodontic Benefits</b> Dependent children	50 %	50 %
<b>Orthodontic Maximums</b>	\$2,000 Lifetime	\$2,000 Lifetime
<b>Dental Accident Benefits</b>	100 % (Included in the calendar year maximum)	

\* 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.

Delta Dental of California  
100 First St.  
San Francisco, CA 94105

**Customer Service**  
800-765-6003

**Claims Address**  
P.O. Box 997330  
Sacramento, CA 95899-7330

**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.

# 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).

### 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>4</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> 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. If you are currently undergoing active orthodontic treatment, you 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).

# Go PPO!

## 6 great reasons to stay in-network



Your Delta Dental PPO<sup>SM</sup> plan lets you visit any licensed dentist, but you'll maximize plan value by taking advantage of our robust, nationwide PPO network.<sup>1</sup> Here are six great reasons to "go PPO":

**1 Reduced costs.** Stretch your dental budget further! We contract directly with PPO dentists to bring you reduced fees for services.

**2 Quality assurance.** Make sure your smile gets the care it deserves. We monitor PPO dentists to ensure that proper licensing, cleanliness and safety procedures are followed and send regular updates on policies and contracting requirements.

**3 No balance billing.** PPO dentists agree not to charge more than the amount determined by your plan. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as "balance billing."

**4 Avoid unbundling.** PPO dentists agree not to "unbundle" services that are part of a treatment, like tooth preparation or local anesthesia. Out-of-network dentists may charge for these services separately, making their overall charges higher.

**5 Less paperwork.** PPO dentists handle all claim forms and other paperwork for you. If you choose an out-of-network dentist, you may need to submit a claim yourself.

**6 No prepayment required.** When you choose a PPO dentist, you'll pay only your portion of the bill.<sup>2</sup> We'll pay our share directly to your dentist. Out-of-network dentists may require you to pay the full cost of treatment up front and request reimbursement from Delta Dental.

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

<sup>2</sup> You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

Find a Delta Dental PPO dentist at **deltadentalins.com**. Verify that your dentist is a contracted Delta Dental PPO network dentist before each appointment.

Premier dentists' contracted fees are usually higher than PPO dentists', but they offer many advantages, including high quality assurance standards and no unbundling or prepayment for services.

Need another option? The Delta Dental Premier® network — the largest dentist network nationwide<sup>3</sup> — also provides cost protections for PPO enrollees.

# Save with a PPO dentist



<sup>3</sup> NetMinder Dental Network Trend Report, September 2017. Delta Dental Premier is the largest dentist network nationwide, based on total unique dentists.

Delta Dental PPO and Delta Dental Premier 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.

# Best of Both

## Coordinate two plans with dual coverage



Are you or your family members covered under two dental plans? Dual coverage doesn't mean your benefits are doubled, but it can mean added savings on dental costs.

As soon as you're covered under two dental carriers, let your dental office know. Delta Dental will coordinate with your other carrier to share the cost of your treatment.

### Basic concepts

- When you're covered under two plans, one plan is considered your **primary carrier**. This carrier will pay a larger portion of your benefits, leaving a smaller amount to your secondary carrier. You can find out how to identify your primary carrier on the back of this flyer.
- Check the plan booklet for your **secondary carrier** to see if you have a **non-duplication of benefits clause**. If you do, your benefit will be slightly less than standard dual coverage.

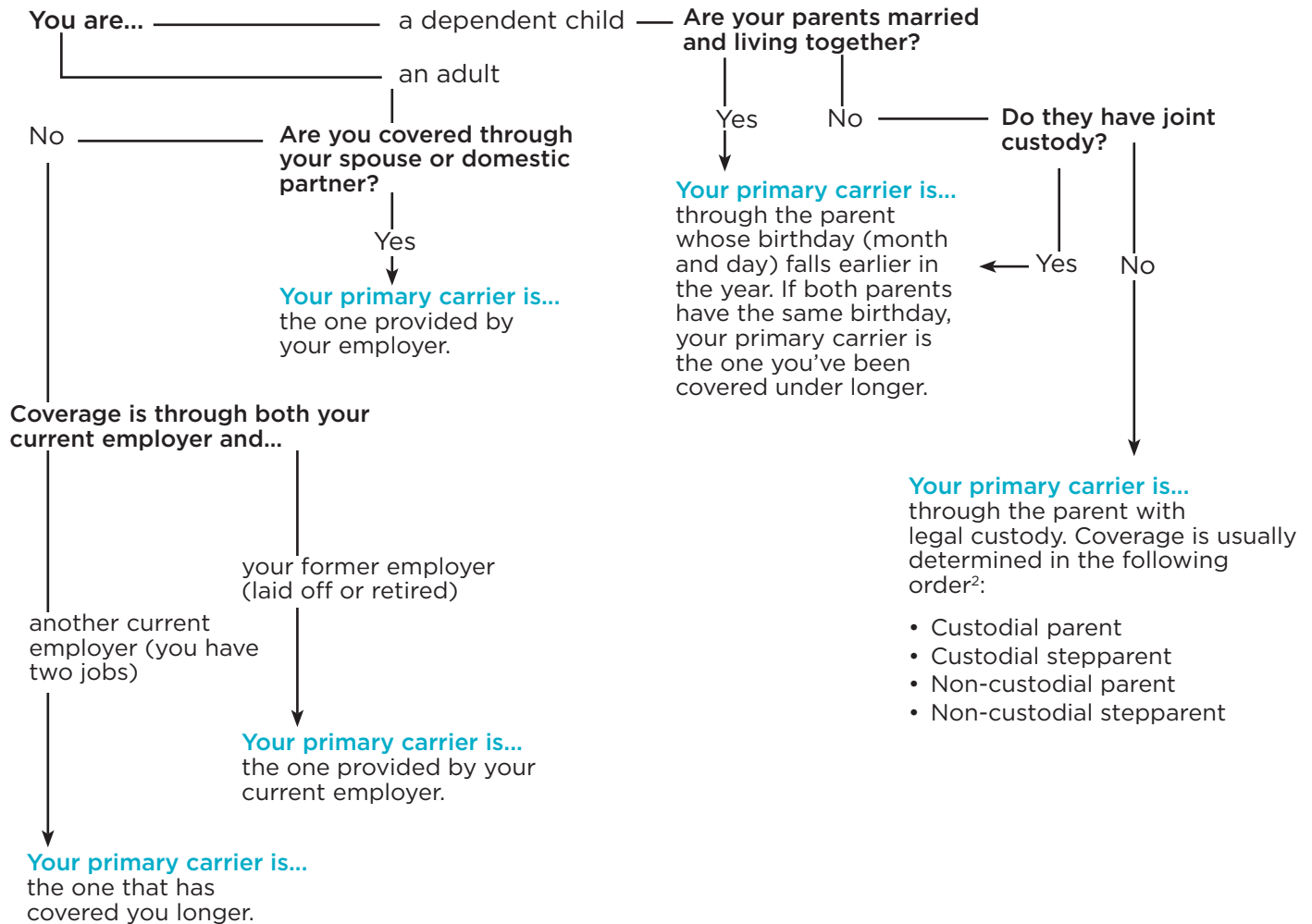
### How does dual coverage help me save?

How much you save depends on whether your secondary carrier has a non-duplication of benefits clause.<sup>1</sup>

Type of coverage	Primary carrier covers	Secondary carrier covers	Your coverage pays
No dual coverage	80%	N/A	<b>80%</b>
Standard dual coverage	80%	80%	<b>100%</b>
Dual coverage with non-duplication of benefits	80%	80%	<b>80%</b>

<sup>1</sup> You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan. If your primary or secondary carrier is an HMO-type plan, please contact Customer Service for details.

# Which is my primary carrier?



If you have any questions about how your employer-sponsored or Marketplace plan coordinates benefits with another plan, please call Customer Service.

<sup>2</sup> If a court decree establishes a different order of benefits for a dependent child's coverage, that decision applies instead.

## Contact us

Delta Dental of California: **800-765-6003**  
California School District Employees: **866-499-3001**

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**

Delta Dental PPO and Delta Dental Premier 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.



# 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



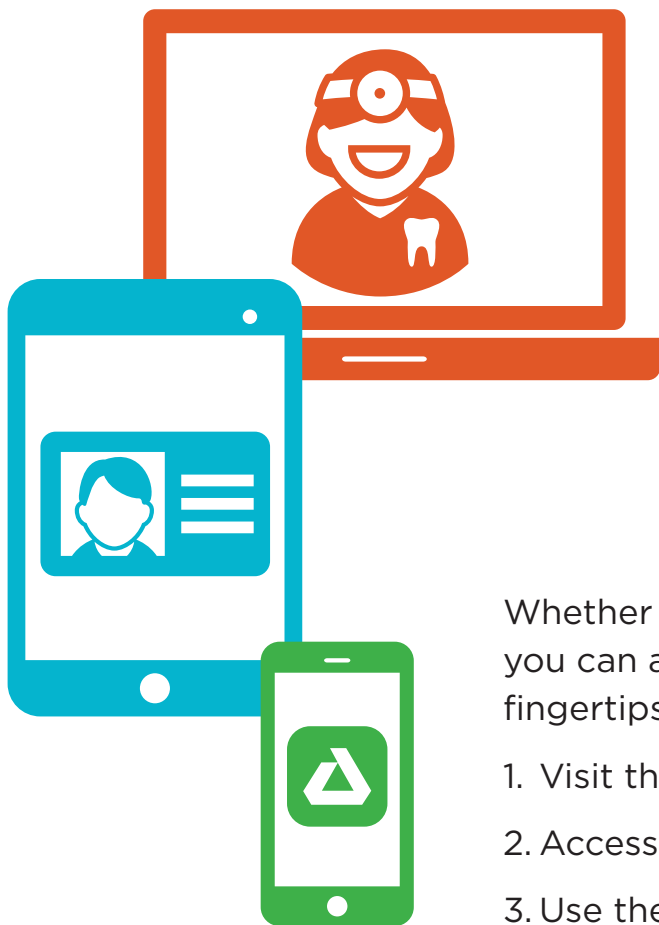
Have more questions about your plan? Visit “Your Dental Plan Support Guide” online at [deltadentalins.com/enrollees](http://deltadentalins.com/enrollees).

<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.



# Stay Connected



Want information about your dental plan? Take advantage of our web and mobile resources to:

- **check your eligibility**
- **look up coverage details**
- **check claims**
- **find a network dentist**
- **improve your oral wellness**
- **and more**

Whether you're on a computer, tablet or smartphone, you can access all the information you need at your fingertips.

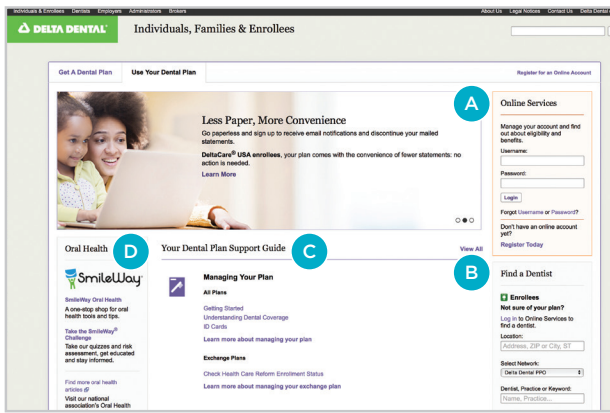
1. Visit the **website**
2. Access the **mobile-optimized site**
3. Use the **free app**

¿Habla español?  
[es.deltadentalins.com](http://es.deltadentalins.com)



We keep you smiling®  
[deltadentalins.com/enrollees](http://deltadentalins.com/enrollees)

## Check the site

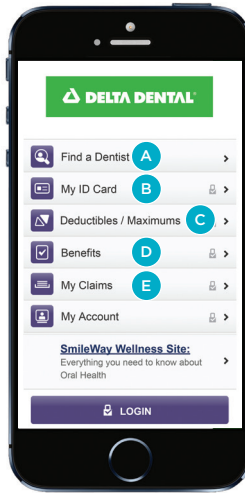


1. Enter **deltadentalins.com/enrollees** on your computer's browser.
2. Browse the features listed below. If you haven't already done so, register for Online Services. Already got an account? Log in!

### Features:

- A. Online Services** (register or log in): See benefits, eligibility, deductibles and maximums; check claims; view or print an ID card
- B. Find a dentist**
- C. Dental Plan Support Guide**
- D. SmileWay® Wellness site**

## Go mobile

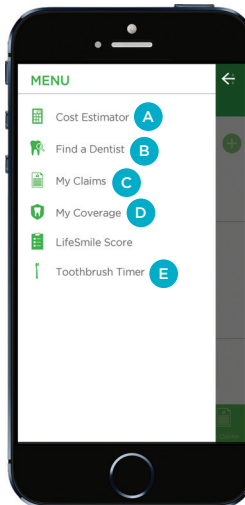


1. Enter **deltadentalins.com** on your smartphone's browser.
2. Click the **Visit Mobile Site** button.

### Features:

- A. Find a dentist**
- B. View your electronic ID card<sup>1</sup>**
- C. Check deductibles and maximums<sup>1</sup>**
- D. See your benefits and eligibility<sup>1</sup>**
- E. Check claims<sup>1</sup>**

## Get the app



1. Open the **App Store** or **Google Play**.
2. Search for "**Delta Dental**."
3. Download the free app titled **Delta Dental** by Delta Dental Plans Association.

### Features:

- A. Get a cost estimate<sup>1</sup>**
- B. Find a dentist<sup>2</sup>**
- C. Check claims<sup>1</sup>**
- D. See your benefits, eligibility, deductibles and maximums<sup>1</sup>**
- E. Use a musical timer to brush for 2 minutes**

<sup>1</sup> Available to Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> enrollees only.

<sup>2</sup> PPO and Premier enrollees can also book an appointment online.

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; DE - Delta Dental of Delaware; WV - Delta Dental of West Virginia. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

These enterprise 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. The website [deltadentalins.com](http://deltadentalins.com) is the home of the Delta Dental companies listed above. For other Delta Dental companies, visit the Delta Dental Plans Association website at [deltadental.com](http://deltadental.com).

# Smiles All Around

## 6 essential steps for your dental routine



- 1 Gather your tools.**  
Make sure you have fluoride toothpaste, dental floss and a toothbrush with soft, rounded bristles.
- 2 Set a schedule.**  
Dentists recommend brushing at least twice a day and flossing at least once. When possible, brush immediately after eating sweet or starchy foods, but wait half an hour after eating acidic foods to avoid damaging your softened enamel.
- 3 Be thorough.**  
Brush for at least two minutes each session, angling your toothbrush at 45 degrees and using short, circular strokes. Apply just enough pressure to feel the bristles without squishing them. When you're done, brush your tongue to remove bacteria.

- 4 Don't forget to floss.**  
Floss removes plaque from between teeth and below the gumline. Don't worry if your gums feel tender or bleed at first. By flossing, you're fighting the source of the problem: the bacteria causing your sensitive gums.
- 5 Rinse to refresh.**  
After brushing and flossing, vigorously rinse your mouth with mouthwash or water to remove any loosened plaque and food particles.
- 6 Go pro.**  
Twice-a-year dental cleanings are an important part of maintaining your oral and overall health. Call your dentist for an appointment today.

Oral health is essential at every stage of life. Find out more.



# Help your teeth last a lifetime

## Protect your teeth

- **Eat wisely.** Consider your teeth when choosing meals and snacks. Eat a balanced diet including enamel-strengthening calcium and vitamins A and C. Avoid sugary treats and drinks — but if you do indulge, remember to brush afterwards.
- **Flourish with fluoride.** Fluoride is a cost-effective cavity fighter. Always choose fluoride toothpaste, and if your tap water isn't fluoridated (or if you drink bottled or filtered water), ask your dentist about supplemental tablets, drops, lozenges or professionally applied treatments.
- **Say 'no' to tobacco.** Tobacco breaks down gum tissue, causing infection and tooth loss. If you're a heavy smoker, you're over twice as likely to lose teeth, and whether you chew or smoke tobacco, you're at higher risk for oral, pharyngeal, head and neck cancers.<sup>1</sup>

## Tips for kids

- **Keep baby teeth clean.** Clean children's teeth and gums with a soft, damp cloth as soon as the first tooth is visible (around 6 months). If your baby sleeps with a bottle, it should only contain water.
- **Build strong bones early.** Swap candy and sugary treats for calcium-rich snacks like yogurt and cheese.

- **Defend the mouth.** If your child plays sports, invest in a mouthguard from your sports store or dentist.<sup>2</sup>
- **Stay safe with sealants.** Ask your dentist to apply sealants to your child's molars. These plastic coatings seal off teeth from decay and are covered under most Delta Dental plans.<sup>2</sup>

## Tips for seniors

- **Visit the dentist regularly.** Preventive care is a must at any age, and seniors are especially at risk for untreated dental problems. Family members should help you schedule regular dental visits if you are homebound or live in a nursing home.
- **Know your medications.** Some drugs adversely interact with dental anesthesia. Keep your dentist informed about any health changes, especially new medications.
- **Keep dentures clean.** Plaque sticks to dentures as well as natural teeth. Talk to your dentist about the best way to keep your dentures clean to avoid discomfort, infection and bone loss.



Visit [mysmileway.com](https://mysmileway.com) — a one-stop-shop for oral health-related tools and tips, including interactive quizzes, a risk assessment tool and a subscription to *Grin!*, our free oral wellness e-magazine.

<sup>1</sup> Warnakulasuriya S, Dietrich T, Bornstein MM, et al. Oral health risks of tobacco use and effects of cessation. *Int Dent J.* 2010;60(1):7-30.

<sup>2</sup> Please refer to your plan details for more information about your coverage.