

# 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:** Ventura County Community College District

**Group No:** 07011 – 01261, 01262, 01264 & 01265

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 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 70%.

Eligibility	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to the end of the month dependent turns age 26		
Maximums	Delta Dental PPO dentists: \$1,700 per person each calendar year Non-Delta Dental PPO dentists: \$1,500 per person each calendar year		
Waiting Period(s)	Basic Benefits None	Major Benefits None	Prosthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental PPO dentists**
<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 (root canals)</b> Covered Under Basic Services	70-100 %	70-100 %
<b>Periodontics (gum treatment)</b> Covered Under Basic Services	70-100 %	70-100 %
<b>Oral Surgery</b> Covered Under Basic Services	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	70 %	50 %
<b>Dental Accident Benefits</b>	100 % (separate \$1,000 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.

Delta Dental of California 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.



# PRE-TREATMENT ESTIMATE: PLAN FOR YOUR HEALTHY SMILE

Delta Dental Premier® and Delta Dental PPO<sup>SM</sup> enrollees:<sup>1</sup> 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 — an easy way to help you predict your out-of-pocket cost for a specific procedure. You can ask your dentist to obtain a pre-treatment estimate for any service.

## 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

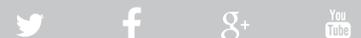
## THE PRE-TREATMENT ESTIMATE INCLUDES:

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

<sup>1</sup> Pre-treatment estimates do not apply to DeltaCare® USA enrollees.



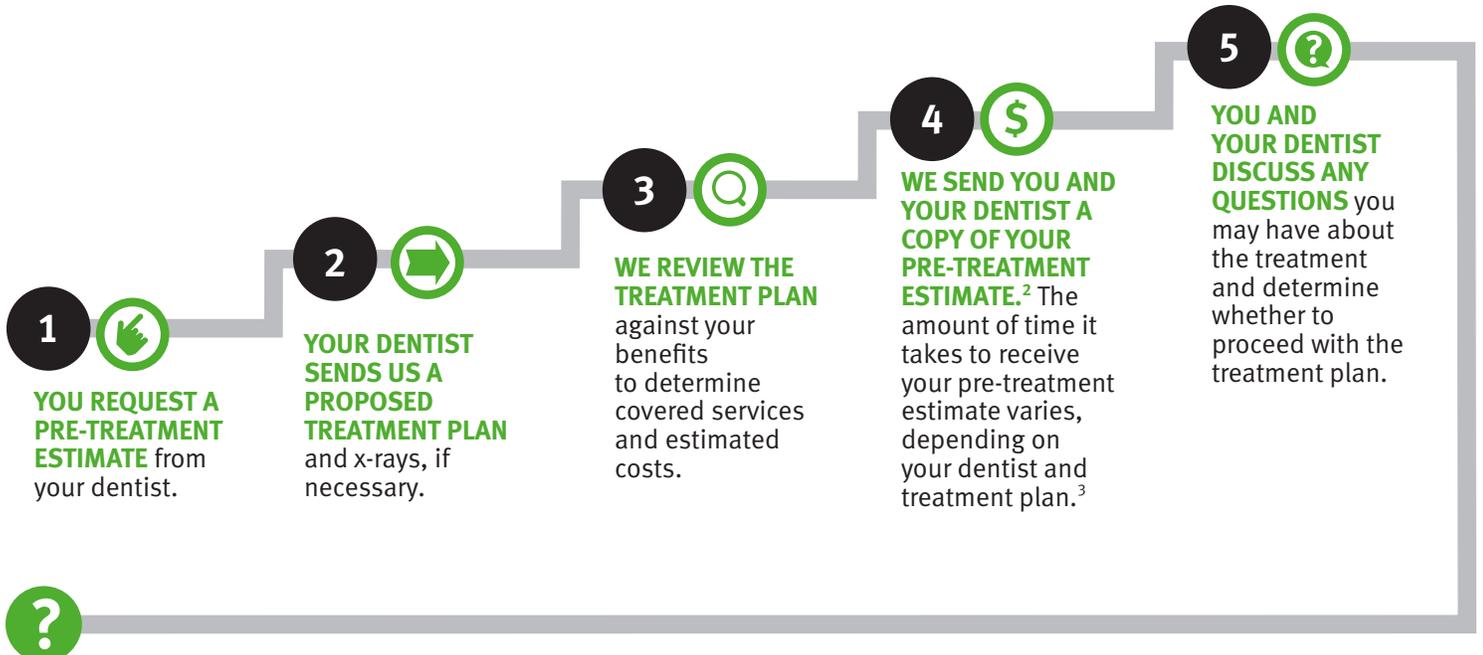
[DELTADENTALINS.COM/ENROLLEES](https://www.deltadentalins.com/enrollees)



WE KEEP YOU SMILING®

The pre-treatment estimate process

# STEP BY STEP



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

<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.

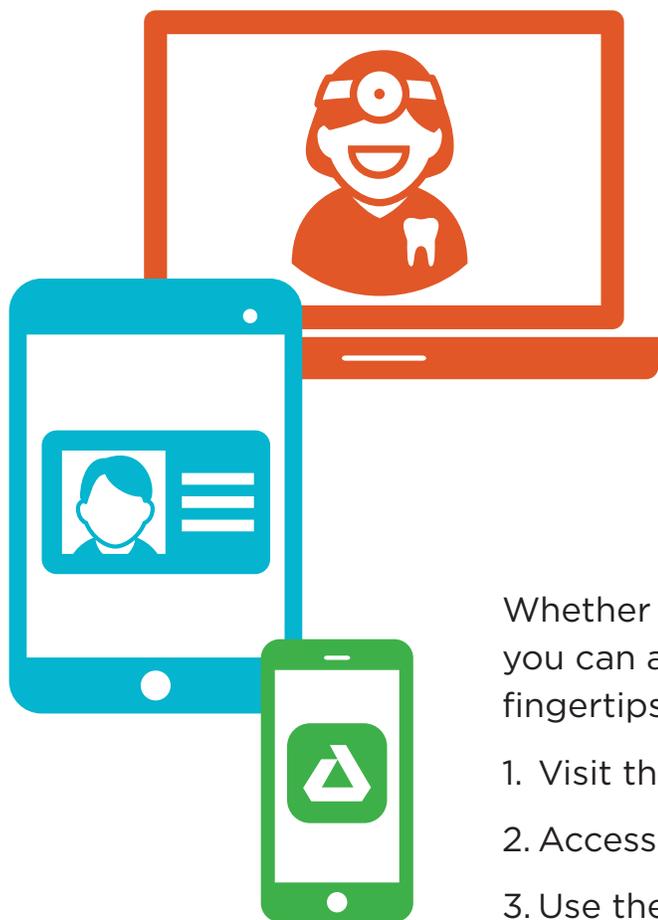
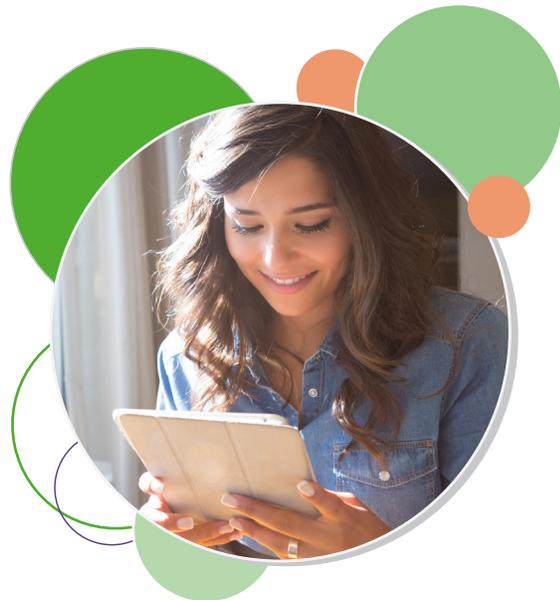
<sup>3</sup> Generally, pre-treatment estimates process in two to three weeks. However, we are piloting new tools for dentists that allow some pre-treatment estimates to be completed while the patient is in the office.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, 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 of California, Delta Dental of New York, Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation’s largest dental benefits delivery systems, covering nearly 33 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 68 million people in the U.S.



# 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.

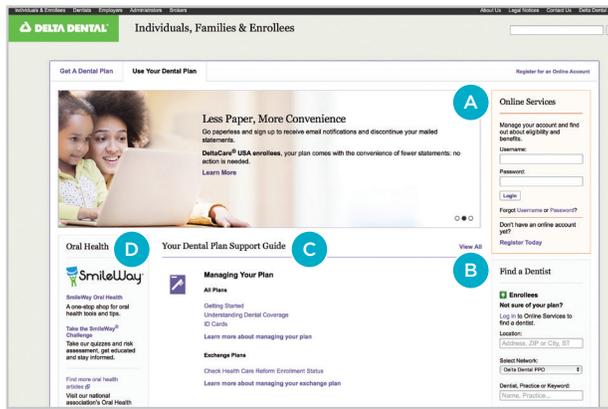
1. Visit the **website**
2. Access the **mobile-optimized site**
3. Use the **free app**

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



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

## Check the site

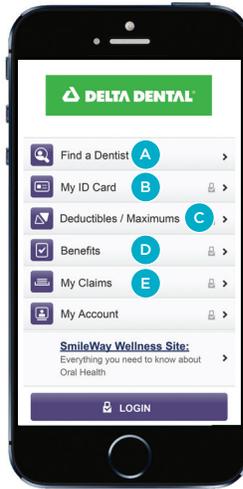


1. Enter **deltadentalins.com/enrollees** on your computer's browser.
2. Browse the features listed below. If you haven't already done so, register for Online Services. Already got an account? Log in!

### 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<sup>1</sup>

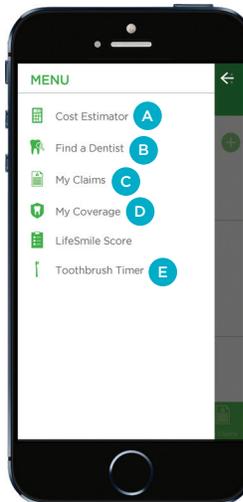


1. Enter **deltadentalins.com** on your smartphone's browser.
2. Click the **Visit Mobile Site** button.

### Features:

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

## Get the app<sup>2</sup>



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**
- B. Find a dentist**
- C. Check claims**
- D. See your benefits, eligibility, deductibles and maximums**
- 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> Some features available to PPO and Premier enrollees only.

**DELTACARE<sup>®</sup> USA: 800-422-4234**

**DELTA DENTAL PPO AND DELTA DENTAL PREMIER**

Delta Dental of California: **800-765-6003**

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

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

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 73 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).