



OPEN ENROLLMENT 2019

Dental Benefits



Delta Dental

Dental options for the City of LA employees



Your Delta Dental Plan Choices

City of LA offers 3 great choices

Preventive

PPO

DeltaCare[®]
USA

A woman with long brown hair, wearing a black long-sleeved shirt and dark blue jeans, is crouching outdoors. She is smiling and looking down at a large, fluffy white dog. The dog is standing on its hind legs, leaning against a tree trunk. The background is a blurred outdoor setting with green and orange foliage. An orange rectangular box is overlaid on the right side of the image, containing the text "Delta Dental PPOSM".

Delta Dental PPOSM

Your smile is covered

Delta Dental PPOSM



- ✓ You can visit any licensed dentist
- ✓ Visit a PPO dentist to save the most.
- ✓ You won't be charged more than your expected share of the bill.

Choose PPO to save

Crown Claim example: 80% In-Network PPO dentists
50% Out-of-Network dentists

	In-Network	Out-of-Network	
	Delta Dental PPO SM	Delta Dental Premier [®]	Non-Delta Dental dentist
Dentist charges	\$1,200	\$1,200	\$1,200
Plan allowance	\$700	\$900	\$900
Your plan pays	\$560	\$450	\$450
You pay	\$140	\$450	\$750

This is for illustrative purposes only. Assume no maximums or deductibles apply.

Delta Dental PREVENTIVE Plan

Covered Services/Copayments

	Delta Dental PPO SM	
	PPO dentist	Non-PPO dentist
Annual Maximums & Deductibles	None	None
Diagnostic & Preventive Cleanings, exams, x-rays*	Plan pays 100%	Plan pays 100%
Basic Services Fillings, root canals, gum treatments, oral surgery	No coverage	No coverage
Major Services Crowns, bridges, partials, dentures, implants, orthodontics	No coverage	No coverage

Delta Dental PPO Plan

Covered Services/Copayments

	Delta Dental PPO SM	
	PPO dentist	Non-PPO dentist
Diagnostic & Preventive Cleanings, exams, x-rays*	Plan pays 100%	Plan pays 80%
Basic Services Fillings, root canals, gum treatments, oral surgery	Plan pays 80%	Plan pays 80%
Cast restorations Crowns, inlays, onlays	Plan pays 80%	Plan pays 50%
Major Services partials, dentures, implants, orthodontics	Plan pays 50%	Plan pays 50%

Delta Dental PPO Plan

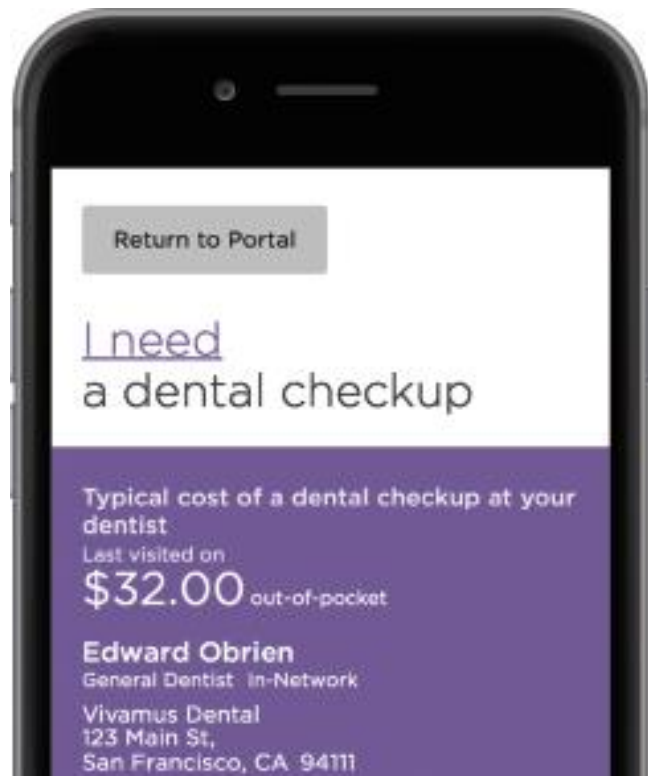
Deductibles and Maximums

	Delta Dental PPO SM	
	PPO dentist	Non-PPO dentist
Annual Deductible <small>*waived on D&P services</small>	\$25 per person \$75 per family	\$50 per person \$150 per family
Annual Maximum <small>*D&P services do not apply</small>	\$1,500 per person	\$1,500 per person
Orthodontic lifetime maximum	\$1,500 per person	\$1,500 per person

Cost Estimator

Budget for dental expenses with personalized estimates

Available on desktop
and mobile



- ✓ **Personalized.** Estimates are based on your benefits, including maximums and deductibles.
- ✓ **Insightful.** Compare the cost of the same procedure at different dentists.
- ✓ **Economical.** See how choosing an in-network dentist can help you save.

Pre-treatment estimate

It's easy to plan for dental expenses

Ask your
dentist for an
estimate

Dentist sends
details to
Delta Dental

You and your
dentist receive
a cost estimate

Your smile is covered

Delta Dental PPOSM



- ✓ You don't need an ID card to check in.
- ✓ We'll coordinate dual coverage.
- ✓ Create an Online Services account to check your benefits and claims online.

A man with dark, wavy hair and a light beard is smiling broadly while looking at a laptop. He is wearing a light blue button-down shirt. The background is a bright, out-of-focus office or home workspace. A solid purple rectangular box is overlaid in the top right corner, containing the text "DeltaCare® USA" in white.

DeltaCare[®] USA

Comprehensive coverage

DeltaCare[®] USA: a prepaid, fixed copayment plan



- ✓ Choose a primary care dentist from the DeltaCare USA network
- ✓ Visit your primary care dentist to receive benefits
- ✓ Pay set copayment (if any) for covered procedures
- ✓ No deductibles or maximums
- ✓ Adult & Children Orthodontic Coverage

Specialty and emergency coverage

DeltaCare[®] USA



- ✓ If you need specialty care, your primary care dentist will refer you
- ✓ Your primary care dentist requests authorization for specialty services
- ✓ Plan includes out-of-network coverage for emergencies

How DeltaCare[®] USA works

Getting dental care is easy

1



Choose a
primary care
dentist online
or by phone

2



Make an
appointment

3



Visit the
dentist

4



Pay your
copayment (if any)

What's covered?

Your DeltaCare[®] USA plan

Deductibles and maximums

None

Diagnostic and preventive services

Cleanings \$0

Exams \$0

Bitewing x-rays \$0

Basic Services

Amalgam fillings \$0

Composite fillings-anterior \$0 - \$75

Extractions \$45 - \$75

Root Canals \$45 - \$205

Root Planing & Scaling \$0 - \$90

Major Services

Crown \$55 - \$195

Partials/dentures \$80 - \$170

Implant Not covered

All about braces

DeltaCare[®] USA



- ✓ Orthodontic coverage for children and adults
- ✓ All phases of orthodontic treatment are covered
- ✓ Pre- and post- records
- ✓ Tooth extractions
- ✓ Coverage for in-progress treatment

What's covered? (continued)

Your DeltaCare[®] USA plan

Comprehensive orthodontic treatment

Children

\$1,000 copayment

\$200 pre- treatment cost

\$70 post-treatments cost

\$275 retention (retainers)

Adults

\$1,350 copayment

\$200 pre- treatment cost

\$70 post-treatments cost

\$275 retention (retainers)

Compare Dental Plans

	Delta Dental Preventive	DeltaCare® USA DHMO	Delta Dental PPO
Features a network of providers	Yes	Yes	Yes
Offers flexibility to use any dentist	Yes	No	Yes
Covers preventive care	Yes	Yes	Yes
Covers basic and major services	No	Yes	Yes
Covers implants	No	No	Yes
Calendar year deductible	No	No	Yes
Annual maximum benefit	No	No	Yes
Emergency care outside provider network	No	Yes – up to \$100 per incident	Yes
Orthodontic Coverage for children	No	Yes	Yes
Orthodontic Coverage for Adults	No	Yes	No

MEMBER RESOURCES



Check out the website

Check your benefits information online




- ✓ Search for a network dentist in your area
- ✓ Check your plan details: eligibility, covered services and level of benefits.
- ✓ Look up claim statements for recent dental visits.
- ✓ View or print your ID card.
- ✓ Estimate the cost of your next procedure.
- ✓ Submit questions to Customer Service.

Find a network dentist

Use the online dentist search



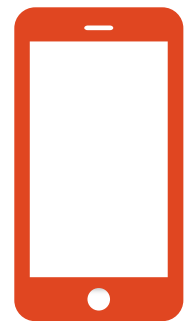
1. Go to **deltadentalins.com** and log in.
2. Select **Find a Dentist**.
3. Choose your Plan **PPO** or **DeltaCare® USA**
4. Search by name, address, landmark, city or ZIP code. 
5. Get a map and driving directions.

Go mobile

Visit the mobile-optimized site or download the app

	Find a dentist	Coverage details	Electronic ID card	Cost estimator	Musical timer
Mobile-optimized site	✓	✓	✓	✓	
Delta Dental app	✓	✓	✓	✓	✓

Visit the mobile-optimized site on your smartphone at **deltadentalins.com**, or download the **Delta Dental** app from Google Play or the App Store.



Online wellness resources

Learn about dental health

The screenshot shows the SmileWay website interface. At the top, there is a navigation bar with links for 'Individuals & Enrollees', 'Dentists', 'Employers', 'Administrators', 'Brokers', 'About Us', 'Legal Notices', 'Contact Us', and 'Delta Dental en Español'. Below this is the 'DELTA DENTAL' logo and a search bar. The main content area is divided into several sections:

- Oral Health Topics:** A list of categories including Emergency Care, Kids and Teens, Healthy Aging, Nutrition, Mouth-Body Connection, Preventive Care, Conditions, and Dental Treatments.
- Watch out for allergies:** A featured article with a photo of a woman and a child. The text asks, 'Did you know that hay fever can affect your dental health? Here's what you can do to protect your mouth.' and includes a 'Learn More' link.
- Spring tips for a healthy mouth:** A section titled 'Doing spring cleaning? Don't forget about dental hygiene!' with a link to '7 essential vitamins and minerals' for healthy teeth and gums.
- Just for Kids:** A section titled 'Grin for Kids' with a link to 'Print out at home for hands-on projects and games about dental health' and links to download 2015 and 2014 issues.
- Watch Your Health: Videos:** Two video thumbnails are shown:
 - 'Avoid gum disease with goo... 3 months replace your toothbrush' (02:10) with a subtitle 'Say 'no' to gum disease. Here's what you can do to keep your gums strong and healthy.'
 - 'Caring for teeth with braces' (03:13) with a subtitle 'Brushing with braces. Keep your teeth and braces clean with these handy tips.'
- Stay Informed:** A section with a 'Subscribe to our Wellness E-Magazine' button and a 'Read back issues' link.
- Connect with us:** Social media icons for Facebook, Twitter, Google+, and YouTube.
- The SmileWay Challenge:** A section titled 'Take the Challenge' with bullet points: 'Review Your Habits', 'Stay Informed', and 'Get Educated', and a 'Start Now' button.
- Glossary of Dental Terms** and **Glossary of Insurance Terms** links.

- 100+ articles on everything from acid reflux to x-rays
- Short videos
- Tooth-friendly recipes
- Quizzes to assess your dental risks



mysmileway.com

Contact Customer Service

Get help by phone or online



- ✓ Call us toll-free
 - **PPO/Preventive – 800-765-6003**
 - **DCUSA – 800-422-4234**
- ✓ Speak to a Customer Service representative Monday through Friday, **5 am to 5 pm Pacific time**
- ✓ Ask online: Go to deltadentalins.com > Contact Us > **Delta Dental of California** > Customer Service Form

Thank you for
your time

We're pleased to take your questions