



State of California

Choosing your dental plan

Delta Dental has provided dental coverage to California State enrollees since 1983. When you get to know our dental plans, we think you'll see why over 245,000 California State employees and retirees choose Delta Dental coverage.

As a valued State of California employee or retiree, you have options when choosing your dental coverage. Delta Dental, together with the State of California, offers you three comprehensive plans to access dental care. Each plan has its own advantages, but all are designed to encourage you and your family to visit the dentist regularly to maintain good oral health.

Use the following information to help make the right dental plan selection for you and your family's needs by reviewing the advantages and costs of each plan.

Choose from three plans that have different levels of benefits, network choice and costs:

DeltaCare® USA – A full-service health maintenance organization (HMO) plan where you visit the primary care dentist you choose from our network of DeltaCare USA dentists. Under this plan, you'll likely have the lowest out-of-pocket costs.

Delta Dental PPO – A preferred provider organization (PPO) fee-for-service plan offering the highest-level of benefits at reduced fees when you visit a Delta Dental PPO dentist.

Delta Dental Premier® – A managed fee-for-service plan that offers access to any licensed dentist and predictable out-of-pocket costs when you visit a Delta Dental Premier dentist.

What is the best plan for my needs?

Take this quick quiz to help you decide.

Answer the following questions to help you choose between a dental HMO and a fee-for-service plan.

1. My dentist is in the DeltaCare USA network. Find a dentist at www.deltadentalca.org/state .	Yes	No	If you answered “yes” to more than half of these questions, you may want to consider enrolling in the dental HMO. If you answered “yes” to less than half the questions, take the fee-for service quiz below.
2. I am interested in finding a new dentist and would be comfortable choosing a dentist from the dental HMO network directory.	Yes	No	
3. I am willing to switch plans to save money.	Yes	No	
4. I want to enroll in the dental plan with the lowest out-of-pocket expenses.	Yes	No	
5. I want a plan with no deductibles or annual maximums.	Yes	No	
6. I am a represented employee or retiree and want my dependents to have the same plan design I have.	Yes	No	
7. I want a plan that has no payroll deduction.	Yes	No	

Answer the following to determine which fee-for-service plan is best for you.

1. Is my current dentist in the Delta Dental PPO network? Find a dentist at www.deltadentalca.org/state .	Yes	No	If you answered “yes” to more than half of these questions, you may want to consider enrolling in the Delta Dental PPO plan.
2. I am willing to switch dentists in order to minimize my out-of-pocket expenses.	Yes	No	
3. I want the fee-for-service plan that offers the highest level of benefits for me and my dependents.	Yes	No	
4. Are lower out-of-pocket costs important to me?	Yes	No	
5. I want the plan that provides the most orthodontic (braces) coverage for my children.	Yes	No	
6. I want the fee-for-service plan with the highest annual maximum.	Yes	No	
7. I want a plan that covers dental implants.	Yes	No	
8. I want a plan that covers extra cleanings for high-risk patients*.	Yes	No	
9. I want the fee-for-service plan with the lowest annual deductible amount.	Yes	No	

* A third cleaning will be allowed for high-risk patients including pregnant women, cancer patients undergoing chemotherapy and patients with systemic diseases such as diabetes, AIDS, organ transplants and endocarditis.

How the DeltaCare USA plan works

DeltaCare USA coverage provides you and your family with comprehensive benefits, including orthodontia services and easy referrals to specialists at the most affordable cost. When you enroll, you must select a contracted dentist to provide all your basic dental services. The DeltaCare USA network consists of private practice dentists whose credentials have been carefully screened by Delta Dental. Services performed by a dentist outside the network are not covered.

The program encourages regular visits to your dentist by providing most diagnostic and preventive benefits (such as exams and cleanings) at no additional cost to you. While many basic services are covered at no cost, others have copayments (amount you pay your dentist) for certain benefits. Refer to the Description of Benefits and Copayments in your enrollment packet for a list of your plan benefits and copayments.

Your DeltaCare USA plan advantages

- **Access to care** – One of California’s largest dental HMO networks.
- **Copayments** – Set amounts for covered services. No copayments for diagnostic and preventive care.
- **Ease of use with no claim forms** – Your chosen dental office provides all dental services and there are no claim forms to complete or submit.
- **No deductibles** – There are no required deductibles to pay.
- **No dollar benefit limit** – No annual maximums per individual.
- **No restrictions on pre-existing conditions** – Pre-existing conditions are not excluded except for any treatment that is already in progress.
- **Prepaid plan saves on dental costs** – Substantial out-of-pocket savings. You’ll know the exact cost prior to treatment for easy budget planning.
- **Orthodontic coverage** – Coverage is included for adults and children.
- **Dental specialists** – Coverage when more advanced dental treatments (such as periodontics, endodontics and oral surgery) may be required.

How Delta Dental fee-for-service plans work

Delta Dental PPO and Delta Dental Premier plans provide you and your family with the flexibility to choose any licensed dentist or specialist. Both plans pay a set percentage of the costs for covered services. You may be charged only what the plan determines is the patient share. Delta Dental PPO is a preferred

provider organization plan. This means that you receive your maximum benefits when you visit a PPO dentist (PPO dentists have agreed to accept our allowed fees as payment in full).

Your Delta Dental PPO plan advantages

- **Increased benefits** – When you visit a PPO dentist, you receive the highest level of benefits and potentially lower out-of-pocket expenses.
- **Access** – Choose a dentist or specialist from one of the largest dental PPO networks (16,000 California dentists; 105,000 nationwide).
- **Lower payroll deductions** – Monthly contributions for enrollees are lower than for the basic and enhanced plans.
- **Extra cleanings for high-risk patients** – Additional cleanings available to qualifying enrollees.
- **Dental implants** – Included under covered benefits.
- **Orthodontic benefits** – Covers up to \$1,500 for each enrolled dependent child, \$1,000 maximum for each enrolled adult.
- **Dependents of represented and retired enrollees** – Higher benefit levels than is offered with the Delta Dental Premier option.

Compare our plans online

You can find side-by-side comparisons of your plan options and sample savings at www.deltadentalca.org/state.

Decision time

No matter which plan you choose, you'll get our commitment to customer service and your satisfaction. We make sure your dental bills are paid accurately and promptly. We work with contracted dentists to ensure that you are satisfied with the quality of your dental treatment and that your rights as an enrollee are protected.

If you have any questions, please contact Customer Service at:

Delta Dental PPO and Delta Dental Premier plans	800-225-3368
DeltaCare USA plan	800-422-4234

Note: The exact terms and conditions of coverage including benefit limitations and exclusions are stated in the Combined Evidence of Coverage and Disclosure form. If you wish to review a copy prior to enrollment, you can request one by calling Delta Dental Customer Service.