**DeltaCare® USA**

**Keep Smiling**

**Plan Year 2020 Benefits Highlight**

We’re excited to become your new dental health maintenance organization (DHMO) carrier. The DeltaCare® USA dental plan is available to State of Texas agency and higher education employees, retirees and their eligible family members. Contact your benefits coordinator or Employees Retirement System of Texas (ERS) for more information on how to enroll in this plan.

**Dental benefits made easy!**

When you enroll in a DeltaCare USA1 DHMO plan, you will need to choose a primary care dentist (PCD) from our network of carefully screened, private practice dentists. You must visit your PCD to receive benefits.2 You can change your PCD at any time.

We make it easy for you — there are no claim forms to complete, and no plan ID card is required to receive treatment.

**Find a network dentist near you**

Use our convenient Find a DeltaCare USA dentist tool at www.ERSdentalplans.com.

- Find a dentist near your home or office
- Narrow your search by location, specialty, languages spoken — and more

**Know your costs**

You’ll have access to your copayments and your out-of-pocket costs before treatment begins.

- There are no deductibles or maximums for covered services.
- At the time of treatment, you only pay your copay.3
- There are no restrictions on pre-existing conditions.
- You have access to specialty care and out-of-area emergency care.

If you require treatment from a specialist, your PCD will coordinate a referral for you. You must have a referral from your designated PCD to receive benefits.

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**We make it easy for you!**

- Select a DeltaCare USA dentist
- Schedule an appointment
- Receive dental care
- Pay only your share to dentist
### Eligibility

Primary member, spouse (as defined by law), eligible dependent children up to age 26.

### Copayments for common procedures**

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** Copayments and procedure descriptions referenced above are intended to clarify the delivery of benefits under the Delta Dental plan and are not interpreted as CDT-2018 descriptors or nomenclature, which are under copyright by the American Dental Association.

*** Listed copayment applies only if services are provided by the primary care dentist. If orthodontic services are provided by a DeltaCare USA network specialist, you pay 75% of the specialist’s usual fee for covered services, if you have a designated network PCD and a referral from your PCD to a specialist. If you receive specialty services without a referral from your PCD to a specialist, you’ll have to pay all of the charges.

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`Sample of Covered Services*` Group No: 79140 Effective Date: 09/01/2019
Getting started
1. How do I get started using my DeltaCare USA plan?
   Once we receive your enrollment from ERS, we’ll mail a welcome letter to you that includes:
   • your Delta Dental member ID number,
   • information about how to check or designate a primary care dentist (PCD) and
   • instructions to register for an online account.
Retirees will receive a welcome letter with an ID card. The ID card is for your records only — you do not need to present it in order to receive treatment. Simply give your name and birthdate or member ID number during your dentist visit. You can also access a mobile ID card or print one from your online account.

Choosing a dentist
2. Does everyone in my family have to choose the same primary care dentist (PCD)?
   No. Each family member can select his or her own in-network PCD.

3. What if my PCD doesn’t provide the type of dental care I need?
   If your PCD doesn’t provide the type of service you need, you may want to visit a DeltaCare USA network specialist. You’ll pay 75% of the specialist’s usual fee for covered services provided by a DeltaCare USA network specialist, if you have a referral from your designated PCD. If you receive specialty services without designating a DeltaCare USA PCD or getting a referral from your PCD to a specialist, you’ll have to pay all of the charges.

General plan information
4. Is emergency treatment covered under my plan?
   If you need urgent care and are away from your PCD, you will have to pay for services. Then, you can submit a claim form to request reimbursement. You can print a claim form from the plan website, www.ERSdentalplans.com.(Refer to your plan booklet for specific coverage details and procedures.)

5. Does my plan cover pre-existing conditions?
   What about treatments that are in progress?
   Treatment for pre-existing conditions, including missing or extracted teeth, is covered under your plan. Treatment in progress includes services such as preparations for crowns or root canals, or impressions for dentures. If you started treatment before your plan’s effective date, you and your prior dental carrier are responsible for any costs.

6. Does my plan cover orthodontia services already in progress?
   If you or an eligible member of your family began orthodontic treatment (banding has taken place) under a previous plan sponsored by an employer or organization, you will be covered for continuing treatment with your or your child’s current orthodontist with your original payment plan. You will need to have your orthodontist complete the DeltaCare USA Continuous Orthodontic Coverage form available at www.ERSdentalplans.com. Your orthodontist should submit the completed form with the first claim to Delta Dental. Delta Dental takes over any remaining balance payable to the orthodontist by the prior carrier.

7. Does my plan cover tooth-colored fillings and crowns?
   Resin (composite) materials are included in this plan. Please see the Schedule of Benefits on www.ERSdentalplans.com for a complete list of covered services.

8. Does my plan cover tooth extractions?
   Yes. This plan covers tooth extractions, including extractions for orthodontics at the listed copayments.

9. Do I have orthodontic coverage?
   Yes. This plan covers limited orthodontics for children up to age 26 and comprehensive orthodontics for children and adults. If your PCD doesn’t provide orthodontia services, he or she will refer you to a DeltaCare USA network specialist for care. In this case, you would pay 75% of the specialist’s total cost. If you receive orthodontic treatment from your PCD, the listed copayments on the Schedule of Benefits will apply.
Useful information at your fingertips

www.ERSdentalplans.com
Use your mobile device or desktop to sign up for a secure online account.

- Review your plan benefits
- Access your ID card

Phone: Call toll-free (888) 818-7925 (TTY: 711)
Monday through Friday, 8 am to 7 pm CT
Use our automated phone system, available 24/7. Once your plan takes effect, you can check your benefits information and more.

Mail: DeltaCare USA Customer Service
P.O. Box 1803
Alpharetta, GA 30023

Check out our SmileWay® Wellness program
Find oral health resources, including a risk self-assessment tool, quizzes, articles, videos and a subscription to Grin!, our free dental wellness e-magazine, at mysmileway.com.

1 DeltaCare USA is underwritten in Texas by Alpha Dental Programs, Inc. and administered by Delta Dental Insurance Company. Delta Dental is a registered trademark of Delta Dental Plans Association.

2 Verify that the dentist is your designated DeltaCare USA primary care dentist before each appointment.

3 Specialty care benefits are only available for services performed by a DeltaCare USA specialist, and with a referral from your designated primary care dentist (PCD). ERS members pay 75% of the specialist’s usual fee for covered services provided by a DeltaCare USA network specialist. However, if you don’t have a PCD or a referral from your PCD to a specialist, but you receive services from a specialist, you will have to pay all of the charges. Refer to your plan booklet for more information.

NOTE: This is only a brief summary of your plan.
This brochure is not intended or designed to replace or serve as the plan’s Evidence of Coverage. Visit www.ERSdentalplans.com or call DeltaCare USA Customer Service toll-free at (888) 818-7925 (TTY: 711), Monday through Friday, 8 am – 7 pm CT, for complete plan information, including full limitations and exclusions.