



City of Cupertino

Presents

Delta Dental

Plans and Benefits

 **DELTA DENTAL[®]**



Delta Dental of California City of Cupertino – Group # 1539/0006

Updated 11/15/13

Highlights of your Delta Dental PPO Plan

	IN-NETWORK		OUT-OF-NETWORK	
	PPO Dentist ¹	DeltaPremier Dentist ²	Non-Delta Dentist ³	
WHO IS COVERED	Primary enrollee and spouse or domestic partners as well as children to age 26			
DEDUCTIBLES	No Deductible		No Deductible	
BENEFITS MAXIMUM	The Maximum benefit paid per calendar year is \$2,500 per person		The Maximum benefit paid per calendar year is \$2,500 per person	
DIAGNOSTIC AND PREVENTIVE BENEFITS Plan allows 4 cleans per year	100% of a PPO Dentist fees	75% of a DeltaPremier Dentist fee	75% of UCR	
BASIC BENEFITS Oral surgery (extractions), fillings, root canals, periodontic (gum) treatment, sealants	75% of a PPO Dentist fees	75% of a DeltaPremier Dentist fee	75% of UCR	
CROWNS, JACKETS AND CAST RESTORATIONS	75% of a PPO Dentist fees	75% of a DeltaPremier Dentist fee	75% of UCR	
PROSTHODONTIC BENEFITS Bridges, partial dentures, full dentures Implant coverage	75% of a PPO Dentist fees	75% of a DeltaPremier Dentist fee	75% of UCR	
ORTHODONTIC BENEFITS Adults and Children ORTHO MAXIMUM	60% of a PPO Dentist fees \$2,500 lifetime maximum	60% of a DeltaPremier Dentist fee \$2,500 lifetime maximum	60% of UCR \$2,500 lifetime maximum	

¹The approved fee for the PPO dentist is based on the PPO fee schedule

² The approved fee for DeltaPremier dentist is the filed fee

³ The non-Delta dentist payment is based on the fee that satisfies the majority of Delta dentists (UCR).

* UCR – Usual, Customary and Reasonable Fee

- A Usual fee is the amount which an individual dentist regularly charges and received for a given service or the fee actually charged, whichever is less
- A Customary fee is within the range of usual fees charged and received for a particular service by dentists of similar training in the same geographic area.
- A Reasonable fee schedule is reasonable if it is Usual and Customary.

SERVICES THAT ARE NOT COVERED

- Extra-oral grafts
- Cosmetic surgery or dentistry or services to correct congenital malformation
- Services for injuries/conditions covered under Workers' Compensation or Employer's Liability Laws
- Anesthesia (except for general anesthesia for oral surgery)

This Preferred Provider Option program is administered by the HEALTH CARE EMPLOYEES/EMPLOYER DENTAL TRUST. If you have specific questions regarding benefit structure, limitations or exclusions, consult the Evidence of Coverage or contact the Customer and Member Services department at (925) 803-1880.

Delta Dental Online at www.deltadentalins.com



Where's My ID Card?



If you've been looking for your dental plan ID card, we have good news for you: **You don't need one!**

Just tell your dental office the **Delta Dental company** through which you receive benefits and provide your **name**, your **date of birth**, your **enrollee ID number** (or social security number) and the **name of your employer**.

Got dependents on your plan? Tell them to provide your details.

Want an ID card anyway?



Print one from your computer

- Go to deltadentalins.com
- Log in to Online Services > Click on **Print ID Card** > Print

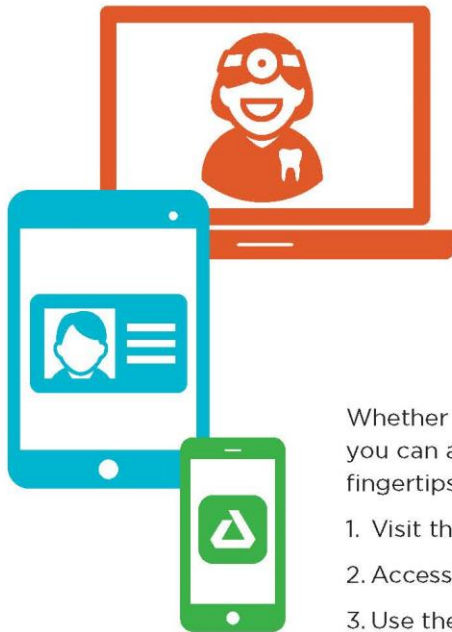


Pull it up on your smartphone

- Download the **Delta Dental** app (by the Delta Dental Plans Association) from the App Store or Google Play
- Log in > Select **My ID card**



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**

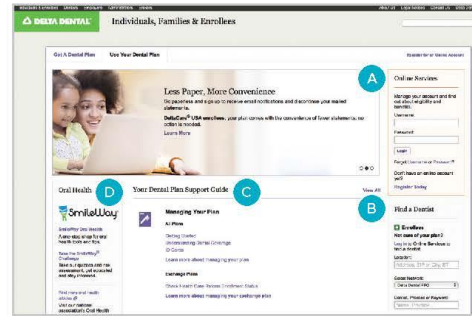


¿Habla español?
es.deltadentalins.com



We keep you smiling®
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 mobile¹

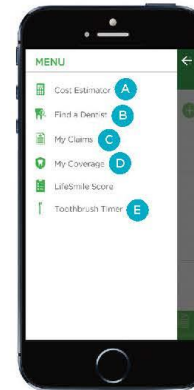


1. Enter **deltadentalins.com** on your smartphone's browser.
2. Click the **Visit Mobile Site** button.

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 app²



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**



¹ Available to Delta Dental PPOSM and Delta Dental Premier[®] enrollees only.
² Some features available to PPO and Premier enrollees only.



Elevate Your Smile

8 ways to make the most of your dental plan



1 Save with PPO. Visit a dentist from the PPO¹ network to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at deltadentalins.com.

2 Seek preventive care. Regular exams and cleanings are available at low or no cost. These services help catch problems before they require costly and extensive treatment.

3 Set up an online account. Get information about your plan anytime, anywhere by signing up for an Online Services account. Available once your coverage kicks in, this free service lets you find a network dentist, view or print your ID card and more. The one-time registration process takes only a minute.

4 Go paperless. Receive an email when a new dental benefits statement is available. Save time, reduce clutter and preserve environmental resources. To enroll, log in to Online Services and update your settings.

5 Try mobile. Visit deltadentalins.com on your smartphone to access mobile-optimized Online Services on the go — including a helpful dentist locator tool. Or, download the Delta Dental app, available through the App Store or Google Play, to access your plan information and try out the handy toothbrush timer.

6 Coordinate benefits. Are you covered under a second dental plan? Ask your dentist to include information about both plans with your claim, and we'll handle the rest.⁴

7 Talk to your dentist. From pregnancy to diabetes, overall health can affect your dental health. Start each visit with a quick Ochat about any issues.

8 Stay informed. Get tools and tips at our SmileWay[®] Wellness site (mysmileway.com). Don't forget to subscribe to *Grin!*, our free dental wellness e-magazine.



Meet your new value-added features.

Advantages that go beyond smiles.

While your enrollees' oral health remains our top priority, we also care about the bigger picture — their overall well-being.¹ That's why your enrollees now have access to preferred pricing on hearing aid and LASIK services through Amplifon Hearing Health Care and QualSight.²

More good news: There's no extra work for you. Amplifon and QualSight will do the heavy lifting. Your enrollees simply give them a call, and a dedicated representative will explain the program, answer questions and help enrollees find the right services or products. Amplifon and QualSight will even help set up appointments and follow-up care.



Value worth seeing and hearing about!

	Amplifon	QualSight
Access to sizeable savings	62% average savings off retail hearing aid pricing, ³ backed by a best price guarantee ⁴	40-50% off the national average price of Traditional LASIK ⁵
Convenient locations	Broad nationwide network of providers	1,000+ LASIK locations ⁶
Quality care and products	Access to the nation's leading brands featuring the latest hearing aid technology	Experienced LASIK surgeons who have collectively performed 6.5+ million procedures ⁶
Customized support	Amplifon acts as your enrollees' personal concierge at every step, from appointment scheduling and hearing aid selection to coordinating follow-up care.	A QualSight care manager will walk your enrollees through the program, coordinate care and help them select the right physician and procedure.

Hearing loss affects 48 million Americans — 15 million of those people haven't received treatment.⁷ More than 180 million Americans have vision impairment.⁸ By selecting Amplifon and QualSight, we'd like to help.

To learn more about ...

Amplifon's hearing aid discounts, visit www.amplifonusa.com/deltadentalins or call 1-888-779-1429.

QualSight's LASIK discounts, visit www.qualsight.com/-delta-dental or call 1-855-248-2020.

¹ Delta Dental of California, Delta Dental Insurance Company, Delta Dental of Pennsylvania, Delta Dental of New York, Inc. and our affiliated enterprise companies.

² The Vision Corrective Services and hearing health care services are not insured benefits. Delta Dental makes the Vision Corrective Services program available to enrollees to provide access to the preferred pricing for LASIK surgery. Delta Dental makes the hearing health care services program available to enrollees to provide access to the preferred pricing for hearing aids and other hearing health services.

³ Amplifon Hearing Health Care utilization database, January-December 2018. Discounts or savings may vary by manufacturer and technology level of the hearing aid device.

⁴ Amplifon offers a price match on most hearing devices; some exclusions apply. Not available where prohibited by law. Visit www.amplifonusa.com/deltadentalins or call 1-888-779-1429 for more details.

⁵ Refractive Quarterly Update, Market Scope LLC, November 2018. Discounts or savings may vary by provider.

⁶ QualSight provider file, February 2019

⁷ Center for Hearing and Communication; <http://chcheating.org/facts-about-hearing-loss/>

⁸ The Vision Council; <https://www.thevisioncouncil.org/topic/problems-conditions>



ANSWERS TO QUESTIONS

HELP IS NEVER MORE THAN A PHONE CALL AWAY

Listed below are the important phone numbers you may use to get the answers and help you need regarding your group benefit program.

Resource	Phone Numbers	Web Address
Health Care Employees/Employer Dental and Medical Trust Plan Administrator	1-800-824-3316	www.hcetrust.com
Delta Dental	1-888-335-8227	www.deltadentalins.com

Hope you enjoyed the presentation. Remember to
get your checkups.
Thank you and stay safe!!!

