

# Keep Smiling

## DeltaCare<sup>®</sup> USA



### Dental benefits made easy!

When you enroll in a DeltaCare USA<sup>1</sup> plan, you'll choose a primary care dentist from our network of carefully screened, private practice dentists. You must visit your primary care dentist to receive benefits.<sup>2</sup>

- No restrictions on pre-existing conditions (except work in progress)
- Access to specialty care and out-of-area emergency care

### A partner in oral health

Your DeltaCare USA plan encourages regular dental care with an extensive list of covered services to help you stay healthy.

- Low or no copayments for services like cleanings and exams

### Budget-friendly costs

With your DeltaCare USA plan, there are no surprises. You'll know your copayments, and your out-of-pocket costs are clearly defined before treatment begins.

- No deductibles or maximums<sup>3</sup> for covered services
- Pay only your copayment (if any) at the time of treatment

### Convenient services

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

- Access plan information online
- Change your primary care dentist by phone or online

LEGAL NOTICES: Access federal and state legal notices related to your plan: [deltadentalins.com/about/legal/index-enrollee.html](https://deltadentalins.com/about/legal/index-enrollee.html)

<sup>1</sup> DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, ME, MI, MN, NC, ND, NE, NH, OK, OR, RI, SC, SD, VA, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products. Delta Dental is a registered trademark of Delta Dental Plans Association.

<sup>2</sup> Verify your selected DeltaCare USA primary care dentist before each appointment.

<sup>3</sup> Plans with an Accidental Injury Rider have a \$1,600 annual maximum for accidental injury. Consult your Evidence/Certificate of Coverage.



[deltadentalins.com/enrollees](https://deltadentalins.com/enrollees)

# Frequently asked questions

## What you need to know about your DeltaCare<sup>®</sup> USA plan

### Getting started

#### 1. How do I enroll in a DeltaCare USA plan?

Simply complete the enrollment process as directed by your benefits administrator. Be sure to select a primary care network dentist for yourself or your dependents, and indicate this dentist and the name of your group when you enroll.

#### 2. How do I get started using my DeltaCare USA plan?

Once we process your enrollment, we'll mail you welcome materials that will include:

- **The name, address and phone number of your selected primary care dentist.** Simply call the dental facility to make an appointment. **Important note:** In order to receive benefits under your plan, you must visit your primary care network dentist for all services. If you require treatment from a specialist, your primary care dentist will coordinate a referral for you. You can change your primary care dentist by contacting us.
- **Your Evidence/Certificate of Coverage (plan booklet).** This useful document provides a thorough description of how to use your benefits, including covered services, copayments and any limitations and exclusions of your plan.
- **An ID card.** This card is for your records only — you do not need to present it in order to receive treatment.

#### 3. How long will it take to get an appointment with my primary care dentist?

Two to four weeks<sup>1</sup> is a reasonable amount of time to wait for a routine, non-urgent appointment. If you require a specific time slot, you may need to wait longer. Most DeltaCare USA dentists are in private group practices, which generally offer greater appointment availability and extended office hours.

#### 4. How much will my dental treatments cost? How do I pay?

With your DeltaCare USA plan, some services are covered at no cost, while others have a copayment (amount you pay) for certain services. To find out how much a treatment will cost, refer to the "Description of Benefits and Copayments" in this brochure for a list of covered services and copayments. It's a good idea to bring your Evidence/Certificate of Coverage to your appointment in case you need to discuss your copayment for a service with your dentist. If you have any questions about the charges for a service, please contact Customer Service. If you receive treatment that requires a copayment, simply pay the dental facility at the time of service.

### Choosing a dentist

#### 5. How do I select my primary care dentist?

When you enroll, you must select a primary care dentist from the DeltaCare USA network. To search for a dentist, use the "Find a Dentist" tool at [deltadentalins.com](http://deltadentalins.com) and select the DeltaCare USA network. If you do not select a dentist when you enroll, we will choose one for you.

#### 6. Does everyone in my family have to choose the same primary care dentist?

No. Each family member can select his or her own primary care network dentist.<sup>2</sup>

#### 7. Can I change my primary care dentist?

Yes. You can request to change your primary care dentist at any time. Simply visit our website and log on to your online account or contact Customer Service. Changes received between the first and 15th of the month are effective immediately. Changes received on the 16th through the end of the month will be effective on the first of the next month.

<sup>1</sup> In TX, three weeks is a reasonable amount of time to wait for a routine, non-urgent appointment. In TX, there is no limit on the number of miles or on the dollar amount per emergency.

<sup>2</sup> In MA, you cannot select more than three primary care dentist facilities per family.

**8. My dentist says she is a Delta Dental dentist, but she isn't listed in the DeltaCare USA directory. Can I still visit her for services?**

No. Delta Dental has many networks, and participation may vary — not all Delta Dental dentists are DeltaCare USA dentists. You must visit your selected primary care network dentist to receive benefits under this plan.

**9. What should I do if I need to see a specialist?**

If you require specialty dental care — such as oral surgery, endodontics, periodontics or pediatric dentistry — contact your primary care dentist to request a referral. Specialty dental services not performed by your selected primary care dentist must be authorized by us. You are responsible for any applicable copayments.

**General plan information**

**10. If I'm traveling, is emergency treatment covered under my plan?**

You and your eligible dependents have out-of-area coverage for dental emergencies.<sup>3</sup> Your out-of-area emergency benefit (typically limited to \$100 per person) is for services to relieve pain until you can return to your primary care network dentist.<sup>4</sup> Standard plan limitations, exclusions and copayments may apply.

**11. Can I access my plan online?**

Yes. Visit [deltadentalins.com](http://deltadentalins.com) to create a free, secure online account. You can access your plan benefits and ID card, select (or change) your primary care dentist and more.

**12. Does my plan cover pre-existing conditions? What about treatments that are in progress?**

Treatment for pre-existing conditions (except work in progress<sup>5</sup>), 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. Some DeltaCare USA plans may cover in-progress orthodontic treatment.

**13. Does my plan cover teeth whitening?**

Yes. External bleaching is a benefit under your DeltaCare USA plan. Review your plan booklet for more information and talk to your dentist about your options.

**14. Does my plan cover tooth-colored fillings and crowns?**

Yes. Porcelain and other tooth-colored materials are included in this plan.

**15. What if I have additional questions about my plan?**

Please contact us for additional support. Our Customer Service representatives can answer benefits questions as well as help you change your primary care dentist or arrange for urgent care referrals. See the back page of this brochure for our contact information.

<sup>3</sup> State-specific minimum distance requirements may apply.

<sup>4</sup> In TX, there is no limit on the number of miles or on the dollar amount per emergency.

<sup>5</sup> In TX, there is no exception for work in progress for covered DeltaCare USA benefits.

We make it easy for you!



Select a  
DeltaCare USA  
dentist



Receive your  
welcome materials



Schedule an  
appointment



Receive  
dental care



Pay only your  
share to dentist