



HEALTHIER SMILES

FOR CALIFORNIA SCHOOL DISTRICT EMPLOYEES

Smile-friendly, wallet-friendly incentive plan

Delta Dental’s incentive plan for California school district employees is designed to encourage the regular dentist visits that keep your smile healthy and bright. If you visit any licensed dentist for preventive care (cleaning and exam) at least one time during your plan year, your benefits will increase each consecutive year until your plan covers 100% of your coinsurance (charges not covered by your plan) for preventive services.^{1,2} Here’s an example of a common incentive plan structure that shows how your out-of-pocket costs can decrease over time:²

Example: Common Incentive Plan Design*

Consecutive years you are covered by the incentive plan	First Year	Second Year	Third Year	Fourth Year
Your plan pays*	70%	80%	90%	100%
Your coinsurance*	30%	20%	10%	None ³

*This chart is for illustrative purposes only. Assumes an eligible enrollee visits any licensed dentist at least once per year.

› **No visit? No worries.**

If you miss your preventive care visit (cleaning and exam) one year, your benefits continue at the same level. (For example, if your plan pays 80% your second year and you don’t visit the dentist that year, your plan will still pay 80% your third year.) You won’t receive an incentive discount that year, but you aren’t penalized either.

› **Lapses in coverage**

If there’s a break in your coverage, your benefits revert to the first year’s coverage level (70% in the chart). Breaks in coverage usually happen if you opt out of dental insurance for a period of time. If you’re transferring to another school district with an incentive plan, you won’t have a break in coverage when termination and enrollment are on consecutive days.

¹ Some plans may also extend the incentive to diagnostic benefits and other services. If your plan includes orthodontics (braces) or prosthodontics (implants), they are typically not part of the incentive plan. Other benefits may also be excluded. Refer to your plan booklet for a full list of services covered by your incentive plan.
² Refer to your plan booklet for specific details about your coverage. Enrollees are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.
³ Under this sample incentive plan, you would have no coinsurance at a Delta Dental dentist. Non Delta Dental dentists may bill for charges not covered by your plan – a process known as “balance billing.”



5 EASY WAYS TO GET MORE VALUE FROM YOUR PLAN:

Already on track to get the most from your incentive plan? Here are some more easy ways to save:

1. Choose a network dentist

Help manage out-of-pocket costs by choosing a Delta Dental network dentist. Delta Dental dentists agree to charge reduced fees for covered services and won't "balance bill" you for amounts not covered by your dental plan. Delta Dental dentists also agree to complete and submit all claim forms for you, and are carefully screened for quality. Find a network dentist near you at deltadentalins.com.⁴

2. Try a pre-treatment estimate

You can ask your dentist to obtain a free estimate from us before you begin treatment.⁵ Called a "pre-treatment estimate," this service is especially helpful when you:

- › Expect dental work to exceed \$300 (like for a crown, wisdom tooth extraction, bridge, dentures or periodontal surgery)
- › Aren't sure if a procedure is covered by your plan
- › Worry that a procedure might exceed your annual plan maximum
- › Need to budget for your payment

3. Use Online Services

Create a free, secure Online Services account at deltadentalins.com to get plan information online anytime. Access benefits, eligibility, claims status, average procedure costs and more. Plus, view your ID card or print an extra.

4. Coordinate your benefits

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

5. Check out our wellness resources

Visit mysmileway.com to access a variety of oral health resources for all members of your family. And, subscribe to *Grin!*, our fun, free dental health e-magazine at ddins.grinmag.com.

⁴ Verify that your dentist is a contracted Delta Dental network dentist before each appointment.

⁵ A pre-treatment estimate is not a guarantee of Delta Dental's final payment. When the treatment is complete and we receive a claim for payment, we will calculate payment based on your current eligibility, amount remaining in your annual maximum and any deductible requirements or dual coverage. Please review your plan booklet for specific details about your coverage.

⁶ Group-specific exceptions may apply. Please review your plan booklet for details about your plan's coordination of benefits, including rules for determining primary and secondary coverage.

CONTACT US

Online assistance:

For quick and easy online assistance, go to deltadentalins.com › Contact Us › Delta Dental of California › Delta Dental Premier and Delta Dental PPO Inquiries

Telephone assistance:

California School District Employees: 866-499-3001

PRODUCT ADMINISTRATION

Delta Dental PPOSM and Delta Dental Premier[®] are underwritten in California by Delta Dental of California.

Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering nearly 33 million enrollees. All of our companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 68 million people in the U.S.

