



2017 Benefits for Active Employees



Dental



CAL HR

CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

Benefits Division

additional information located at

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Table of Contents

| | |
|--|-----------|
| Introduction | 1 |
| State-Sponsored Dental Plans | 1 |
| Union-Sponsored Dental Plans | 2 |
| Eligibility | 3 |
| Employee Eligibility | 3 |
| Dependent Eligibility | 3 |
| Loss of Eligibility | 3 |
| Enrollment | 5 |
| Newly Hired or Newly Eligible Enrollment..... | 5 |
| Open Enrollment..... | 5 |
| Dual Coverage..... | 5 |
| Split Coverage | 6 |
| Levels of Coverage | 6 |
| Making Changes Outside of Open Enrollment | 7 |
| Plan Descriptions | 8 |
| Prepaid Dental Plans | 8 |
| Indemnity Dental Plan..... | 8 |
| Preferred Provider Option Dental Plan | 9 |
| Dental Premiums | 10 |
| Continuing Benefits into Retirement | 11 |
| Survivor Benefits | 12 |
| COBRA Group Continuation Coverage | 13 |
| Dental Benefits Assistance—Who to Call | 16 |
| Directory of State-Sponsored Dental Plans | 17 |
| Comparison Charts | 18 |
| Benefit Overview: Prepaid, Indemnity, and PPO Plans..... | 18 |
| Coverage and Costs for Certain Procedures: Prepaid Plans | 20 |
| Coverage and Costs for Certain Procedures: Indemnity and PPO Plans | 21 |

Introduction

This dental benefits handbook was prepared by the California Department of Human Resources (CalHR) to provide general information regarding state-sponsored dental coverage for State of California employees and their eligible dependents.

This handbook provides general information regarding eligibility and enrollment information to assist you in comparing dental plan options. This handbook has no legal force or effect; any discrepancy between the information contained herein and actual dental plan benefits is controlled by the contracts between the state and the dental plan carriers.

California Department of Human Resources

The CalHR Benefits Division administers the state's dental program. CalHR secures and administers contracts with dental companies to provide benefits to active state employees, retirees, and their dependents. Additionally, CalHR is responsible for communicating policies and procedures regarding dental eligibility and enrollment, coordinating dental open enrollment periods, and providing information, guidance, and training to personnel office staff on issues relating to the state's dental program.

State-Sponsored Dental Plans

CalHR currently contracts with four prepaid dental plans: DeltaCare USA, Premier Access, SafeGuard, and Western Dental. CalHR also contracts with Delta Dental (Delta) for an indemnity plan and a preferred provider option plan.

Below are brief descriptions of the three kinds of dental plans: prepaid, indemnity, and preferred provider option plans.

A prepaid plan requires you and your eligible dependents to select a dental provider choosing from a list of dentists who contract with the plan. These dentists, located only in California, are paid a monthly contracted fee by the dental plan for every state employee and dependent that chooses to receive services from their office. No monthly premium is deducted from your pay warrant; the premium is paid in full by the state. (See page 8 for more details about the prepaid plans.)

An indemnity plan allows you to receive services from any licensed dentist worldwide. However, benefits are maximized when you receive services from a contracting Delta dentist. The plan pays a percentage of the costs for each specific type of dental treatment. You are responsible for paying any remaining balance based on the type of dental treatment you receive. A monthly premium cost share will be deducted from your pay warrant. (See pages 8 and 9 for more information about the state-sponsored indemnity plan.)

A preferred provider option plan allows you to select any licensed dentist you wish. However, you receive the maximum benefits available under the program when you choose one of the dentists in the plan's preferred provider network. The plan pays a percentage of the costs for each specific type of dental treatment. You are responsible for paying any remaining balance based on the type of dental treatment you receive. A monthly premium cost share will be deducted from your pay warrant. (See page 9 for more information about the state-sponsored preferred provider option plan.)

Union-Sponsored Dental Plans

California Association of Highway Patrolmen (CAHP) Dental Plan

The CAHP administers the indemnity dental plan for bargaining unit (BU) 5 employees. The exclusive representative of BU 5 contracts directly with Blue Cross to provide dental insurance to its members and has administrative responsibility for such coverage. All newly hired represented employees in BU 5 must elect their dental coverage from one of the state-sponsored prepaid dental plans. After completing the 24-month restriction period, BU 5 employees who are CAHP members must enroll in the CAHP Dental Trust (administered by Anthem Blue Cross) or remain in one of the state's prepaid plans.

For more information on the 24-month restriction period, employees should contact their personnel office. For information regarding the CAHP dental plan, BU 5 employees should contact the CAHP Benefits Trust at (916) 452-6751 or (800) 734-2247.

California Correctional Peace Officers Association (CCPOA) Dental Plans

The CCPOA administers the Primary Dental (indemnity) and Western Dental plans (prepaid) for BU 6 employees. The exclusive representative of BU 6 contracts directly with its dental carriers for dental benefits for its members and has administrative responsibility for such coverage. BU 6 employees have 60 days from the date they are hired, or the date they become eligible, to enroll in the union sponsored prepaid dental plan (Western Dental). BU6 employees must maintain coverage in Western Dental for a period of 12 consecutive months before they can change to the CCPOA's Primary Dental Plan.

BU 6 employees should contact Western Dental at (800) 992-3366 or CCPOA directly at (916) 372-6060 or (800) 468-6486 if they have questions or issues concerning their dental coverage.

Eligibility

Employee Eligibility

If you are an employee who has a permanent or limited-term appointment lasting more than six months, and a time base of half time or more, you are eligible to enroll in dental benefits.

If you are a permanent intermittent employee, you may enroll if you have been credited with a minimum of 480 hours during a six-month control period starting January 1 and ending June 30, or starting July 1 and ending December 31.

Dependent Eligibility

Eligible dependents include your spouse or registered domestic partner (as recognized by the State of California), and your eligible children as defined below.

Spouse or Registered Domestic Partner

A [Dependent Eligibility Verification Checklist \(CalHR 781\)](#) with required documents must be provided at the time of initial enrollment of a spouse or registered domestic partner. These documents are maintained along with the dental enrollment materials in your official personnel file.

Eligible Children

Children under the age of 26 are eligible for enrollment. Children may include your birth children, adopted children (or children placed for adoption), stepchildren, domestic partner's children, and other children living in the household who are in a parent-child relationship with you. A [Dependent Eligibility Verification Checklist](#) with required documents must be submitted with the enrollment form (CalHR 781).

A "parent-child relationship" is established when you intentionally assume parental status or duties over a child who is not your adopted, step, or recognized natural child, and meet specific enrollment criteria. To enroll a child in a parent-child relationship, you will also need to complete an [Affidavit of Parent-Child Relationship \(CalHR 025\)](#).

A child may continue to be enrolled after age 26 if he or she is determined to be:

- Incapable of self-support because of physical disability or mental incapacity.
- Dependent on the eligible employee for support and care.
- Considered disabled at the time of the initial enrollment.

For more details regarding the enrollment criteria for disabled children, contact your personnel office.

Loss of Eligibility

Any of the following events would cause a family member or dependent to lose eligibility; coverage would end on the last day of the month in which this event occurred:

- Child turns 26.
- A final divorce decree is granted or a domestic partnership is terminated.

When a family member or other dependent ceases to be eligible, he or she must be deleted from your coverage. Notify your personnel office as soon as possible. Do not wait until open enrollment. You will be liable for any expenses incurred after this person loses eligibility. Refer to pages 13 through 15 for information about continuation coverage under Consolidated Omnibus Budget Reconciliation Act (COBRA).

You may also voluntarily delete dependents from coverage by submitting a request to your personnel office. Such requests may be submitted at any time. Dependents that are voluntarily deleted from coverage may not be reenrolled until open enrollment.

If you have questions about eligibility, please contact your personnel office.

Enrollment

Newly Hired or Newly Eligible Enrollment

The first opportunity to enroll in dental benefits is during your first 60 days as a new employee. This also applies to current employees who change status and become newly eligible for benefits.

Your enrollment will be effective the first day of the month following the month your enrollment is received by your personnel office.

If you do not enroll at this time, your next opportunity to enroll will be during the annual dental open enrollment period.

Enrollment Restrictions for Newly Hired State Employees

All eligible newly hired represented employees in BUs 1, 3, 4, 5, 6, 9, 10, 11, 12, 13, 14, 15, 20, and 21 have the option of enrolling in a prepaid plan only when they have completed 24 months of state service without a break in coverage. At the end of the 24-month period, those employees will have **60 days** to change their enrollment to an indemnity or preferred provider option plan. (See page 2 for information on the 24-month restriction for BU 5, and the 12-month restriction for BU 6.)

All eligible represented employees who reinstate after a permanent separation and who previously had 24 months of state service may enroll in a prepaid plan, indemnity plan, or preferred provider option plan at the time of hire.

All eligible newly hired excluded employees may select a prepaid plan, indemnity, or preferred provider option plan at the time of hire.

Open Enrollment

Each year, an open enrollment period is held to allow eligible active state employees to enroll in a dental plan, change plans, and add or delete eligible dependents. Open enrollment is typically held from September through mid-October. It is coordinated by CalHR in cooperation with the State Controller's Office (SCO) and California Public Employees' Retirement System (CalPERS).

This year's open enrollment takes place **September 12–October 7, 2016**. Changes made during open enrollment are effective January 1, 2017. Please contact your personnel office to enroll or make changes to your dental coverage.

Dual Coverage

A person cannot be enrolled in a state-sponsored dental plan as both a member and a dependent. If a situation involving dual coverage is discovered, it must be corrected retroactively to the date dual coverage began. In addition, a dental plan may request reimbursement for any claims paid.

Split Coverage

Married employees or registered domestic partners can enroll in a state-sponsored plan separately if they both work for the state, however they cannot split coverage for their dependent children. In other words, all eligible children in a household enrolled in a state-sponsored dental plan must be covered through the same employee.

Levels of Coverage

The cost of coverage depends on the plan you select and how many eligible dependents you elect to cover. Levels of coverage are:

- Yourself (1 Party).
- Yourself and one dependent (2 Party).
- Yourself and two or more dependents (3 Party).

The 2017 dental premiums are listed on page 10. Employees in BUs 5 and 6 should contact their Benefit Trust for information on their union-sponsored dental plan premiums.

Making Changes Outside of Open Enrollment

Once you are enrolled, you cannot make changes until the next annual open enrollment period unless you experience a change in family or employment status normally referred to as a “permitting event.” Permitting events include, but are not limited to:

- Marriage or domestic partnership.
- Birth, adoption, or gaining legal custody of a child.
- Loss or gain of eligibility due to dependent employment status changes.
- Divorce or termination of domestic partnership.
- Death of an eligible dependent.

When a permitting event occurs, you will need to complete and submit a [Dental Plan Enrollment Authorization Form \(STD. 692\)](#) within 60 days of when the permitting event occurred. Enrollment changes must be consistent with your permitting event. You will be required to provide the date of the family status change to your personnel office.

Note: If you need to delete a dependent from coverage because he or she becomes ineligible, you must take this action as soon as possible; do not wait for open enrollment, as you will be liable for any costs incurred by this person after he or she ceases to be eligible. The event must happen first before deleting dependents.

Any allowable changes made during the year become effective the first day of the month following the date your personnel office receives your completed STD. 692.

Contact your personnel office to enroll or make changes to your dental coverage.

Plan Descriptions

Note: The information provided in this section offers only brief descriptions of the currently available prepaid dental plans. Please consult each plan's evidence of coverage booklet or call the plan directly for more detailed explanations.

Prepaid Dental Plans

DeltaCare USA, Premier Access, SafeGuard, and Western Dental are the four state-sponsored prepaid dental plan providers. SafeGuard offers two plans: a standard plan for represented employees and an enhanced plan for excluded employees.

The state pays 100 percent of the monthly premium for the prepaid plans, so there is no monthly premium cost share deducted from your pay warrant. There are no claim forms, deductibles, or maximum allowable benefits.

Prepaid plans provide dental services through pre-selected participating dentists throughout California. When you enroll in one of these plans, you select a dentist from the list of dentists who participate in the plan you have chosen. You may change dentists either upon your request or if your dentist leaves the plan, to another dentist who participates in your plan. You may change dental plans if you move and your plan has no participating dentists within 50 miles of your new residence.

A prepaid dental plan pays its participating dentists a contracted monthly fee for each person enrolled in the plan served by that dentist. In return, the dentist provides all basic, preventive, and diagnostic services (e.g., cleanings, checkups, x-rays, fillings, oral surgery, and treatment of tooth pulp and gums). The level of coverage for you and your dependents is the same.

While most dental services are performed at little or no charge to you, there may be a specific fixed charge for certain types of complex procedures such as root canals. There is a limit on the amount a prepaid provider can charge you for orthodontic services.

To obtain brochures describing each prepaid plan and a list of the dentists participating in those plans, contact the dental carriers directly. Their toll-free numbers are:

| | |
|----------------|----------------|
| DeltaCare USA | (800) 422-4234 |
| Premier Access | (888) 534-3466 |
| SafeGuard | (800) 880-1800 |
| Western Dental | (866) 859-7525 |

Indemnity Dental Plan

Delta Dental PPO plus Premier Plan—Group #9949

Delta is the carrier for the state-sponsored indemnity dental plan (Delta Dental PPO plus Premier) available to all excluded employees, and represented employees in BUs 1 through 21 with the exception of BUs 5 and 6, which have their own union indemnity plans (see page 2). Delta Dental PPO plus Premier provides two levels of benefit coverage:

- Basic plan for rank-and-file employees and their dependents.
- Enhanced plan for managerial, supervisory, confidential, exempt, and excluded employees, constitutional officers, employees of the Judicial Council, and all state superior, appellate, supreme court judges, and their dependents.

Delta Dental PPO plus Premier allows you to choose to receive services from any licensed dentist, although you may have higher out-of-pocket costs if you receive services from a “non-Delta” dentist. Through Delta’s participating dentists, you have full access to specialty care and guaranteed benefits through Delta’s large network of dentists throughout the United States and abroad.

When you receive services from a participating Delta dentist, Delta pays the dentist directly, based on the fee agreement between Delta and the dentist. If the dentist’s charges exceed the fee paid by Delta, you are responsible for paying the remainder of the bill and any applicable annual deductible.

If you receive treatment from a non-Delta dentist, you are responsible for paying the dentist’s entire bill. To claim reimbursement, you need to submit an itemized receipt with a standard dental claim form to Delta. Your reimbursement will be based on Delta’s Usual, Customary, and Reasonable (UCR) fee schedule for California.

For more information on the Delta Dental PPO plus Premier dental plan, contact Delta at (800) 225-3368.

Preferred Provider Option Dental Plan

Delta Dental Preferred Provider Option Plan—Group #9946

Delta is also the carrier for the state-sponsored “preferred provider option” dental plan, called Delta Dental Preferred Provider Option (PPO).

The Delta Dental PPO offers higher benefit levels when you receive services from a participating PPO dentist. However, you may choose a non-PPO dentist and still be covered. When you receive services from a participating PPO dentist, your costs are based on a discounted fee agreement between Delta and the PPO dentist.

If you receive services from a Delta dentist who is a non-PPO dentist, your benefits will be reduced. You will be responsible for your share of the costs up to Delta’s allowed amounts under the provider’s filed fee agreement with Delta for the services you received. Fees are based on the UCR fee for California.

If you receive services from a non-Delta dentist, you are responsible for paying the full bill directly to the dentist at the time of service and up to the billed amount. Your reimbursement from Delta may be substantially lower. To claim reimbursement, submit your itemized receipt with a standard claim form to Delta. The reimbursement will be sent directly to you. You may obtain a claim form from Delta by contacting Delta at (800) 225-3368.

To see if your current dentist is a participating PPO dentist, or for more information on the PPO dental plan, contact Delta at (800) 225-3368.

Dental Premiums

The following tables show dental premiums effective January 1, 2017. For employees in Consolidated Benefits (CoBen), the state share and employee share does not apply. The total dental premium will be deducted from the monthly CoBen allowance.

Delta Dental PPO plus Premier Basic Plan for Represented Employees

| Level of Coverage | State Share | Employee Share | Total Premium |
|-------------------|-------------|----------------|---------------|
| Party Code 1 | \$38.72 | \$12.91 | \$ 51.63 |
| Party Code 2 | \$67.61 | \$22.53 | \$ 90.14 |
| Party Code 3 | \$97.72 | \$32.57 | \$130.29 |

Delta Dental PPO plus Premier Enhanced Plan for Excluded Employees

| Level of Coverage | Total Premium |
|-------------------|---------------|
| Party Code 1 | \$53.70 |
| Party Code 2 | \$105.69 |
| Party Code 3 | \$148.47 |

Delta Dental Preferred Provider Option (PPO) for Excluded and Represented Employees

| Level of Coverage | State Share | Employee Share | Total Premium |
|-------------------|-------------|----------------|---------------|
| Party Code 1 | \$ 35.39 | \$11.79 | \$ 47.18 |
| Party Code 2 | \$ 68.79 | \$22.93 | \$ 91.72 |
| Party Code 3 | \$103.51 | \$34.50 | \$138.01 |

Prepaid Dental Plans

The state will pay 100 percent of the premium for employees not in CoBen.

| Level of Coverage | DeltaCare USA | Premier Access | SafeGuard Standard | SafeGuard Enhanced | Western Dental |
|-------------------|---------------|----------------|--------------------|--------------------|----------------|
| Party Code 1 | \$18.87 | \$15.80 | \$16.58 | \$16.92 | \$15.16 |
| Party Code 2 | \$30.97 | \$25.59 | \$26.86 | \$28.63 | \$25.02 |
| Party Code 3 | \$42.84 | \$35.84 | \$37.62 | \$35.27 | \$35.49 |

Union-Sponsored Dental Plans: BUs 5 and 6

Employees in BUs 5 and 6 should contact their Benefit Trust for information on their union-sponsored dental plan premiums and benefits.

Continuing Benefits into Retirement

In order to continue state-sponsored dental coverage into retirement, you must:

- Be enrolled in (or eligible for) a state-sponsored dental plan on the date of your separation from employment.
- Retire within 120 days of your separation.
- Receive a monthly retirement allowance from CalPERS.

Note: If you are enrolled in Delta enhanced as an active employee your coverage will be changed to Delta Dental PPO plus Premier Basic as a retiree. You may change plans during open enrollment or if you move out of a service area.

BU 5 employees (CAHP) who retired on or after September 30, 1992, may elect to continue enrollment in their union-sponsored indemnity plan or change to a state-sponsored dental plan. Under the terms of the Memorandum of Understanding (MOU) between the CAHP and CalHR, this is an irrevocable one-time election.

BU 6 employees (CCPOA) who are enrolled in a union-sponsored dental plan must change to a state-sponsored dental plan and retire within 120 days after their date of separation to continue their dental coverage.

If you are enrolled in a cash option in lieu of dental benefits when you retire, your enrollment will automatically stop. You have 30 days prior to or 60 days following the date of your retirement to enroll in a dental plan.

If you enroll prior to retirement, your enrollment will be processed through your personnel office. If you enroll following retirement, your enrollment is handled through CalPERS. If you do not enroll within this time period, you must wait until the next open enrollment.

New dependents cannot be added at this time. Retirement is not a permitting event to change plans or add dependents.

Survivor Benefits

Departments are required to continue paying for a covered employee's spouse, domestic partner, and other eligible family members for up to 120 days following an employee's death. During this time, CalPERS will determine if the spouse or other family members are eligible for survivor benefits.

After 120 days, your surviving dependent(s) will be eligible to continue their current coverage if they meet all the following criteria:

- They were enrolled as your dependents at the time of your death.
- They qualify for a monthly survivor allowance from CalPERS.
- They continue to qualify as surviving dependents.

Questions regarding continuation of dental plan coverage should be directed to your personnel office.

To report the death of a dental plan employee, call or write to CalPERS at:

CalPERS
Member Account Management Division
P.O. Box 942715
Sacramento, CA 94229-2715

(888) 225-7377 / TTY (877) 249-7442

Note: Surviving dependents who do not qualify to continue their current coverage are eligible for continuation coverage under COBRA (refer to pages 13 through 15 for details).

COBRA Group Continuation Coverage

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 requires employers to offer continuation of dental, medical, and vision benefits to covered employees, spouses, domestic partners and eligible children who lose coverage due to certain qualifying events. Benefits may be continued for 18 or 36 months, depending on the qualifying event. The coverage period is measured from the time of the qualifying event, and applies to each qualified beneficiary, including the covered employee, spouse, domestic partner, and eligible children.

The chart below lists the qualifying events for continuation coverage and the time period of the extended coverage.

COBRA Qualifying Events

| Benefits Continued for 18 Months | Benefits Continued for 36 Months |
|--|--|
| <ul style="list-style-type: none"> • Voluntary Termination—Covered employee voluntarily terminates or separates from employment (e.g., retires or quits), and the termination/separation will cause a loss of coverage. • Involuntary Termination—Covered employee is involuntarily terminated from employment (other than for gross misconduct), and the termination will cause a loss of coverage. If the termination is due to “gross misconduct,” the state is not obligated to offer COBRA continuation coverage. • Reduction of hours—Covered employee's work hours are reduced voluntarily or involuntarily and the reduction of hours will cause a loss of coverage. Reduction of hours may include: <ul style="list-style-type: none"> • Full-time to part-time • Strike • Layoff • Leave of Absence • Military call-up | <ul style="list-style-type: none"> • Death—Covered employee dies, and the surviving family member is not eligible for a monthly survivor allowance from CalPERS. • Medicare coverage begins—Covered employee becomes entitled to Medicare benefits. • Divorce or legal separation—Covered employee is divorced or legally separated. • *Domestic partnership termination—Covered employee terminates a domestic partnership (registered in the State of California). • Change in dependent status—An eligible child of a covered employee marries or turns age 26. |

Premiums

Under COBRA, the administrator is permitted to charge a two percent administrative fee in addition to the premium. Therefore, the cost of COBRA continuation coverage to a state employee and/or eligible dependent of an employee is 102 percent of the premium previously charged to the active employee.

Premium Payment

Once enrolled, the enrollee's monthly premiums are due by the first of each following month. While due on the first, the enrollee will have a maximum thirty (30) day grace period in which to make these premium payments. The plan or its COBRA administrator is not required to send a monthly bill. All claims occurring during the month will be held pending payment of premium. If the applicable payment is not made within the grace period, then coverage will be cancelled back to the end of the prior month in which a premium payment had been made. If COBRA coverage is cancelled due to non-payment of premiums, the enrollee will not be reinstated.

Partial Premium Payment

If the dental plan receives a partial monthly premium, the plan will notify the enrollee of the amount of the deficiency and allow 30 days for payment of the deficiency. All claims incurred during the month when the deficiency exists will be held pending receipt of the deficient amount.

Secondary COBRA Event Occurs During the 18-Month Period

If during the 18 months of continuation coverage, a second event takes place (divorce, termination of domestic partnership, legal separation, death, or a dependent child ceases to be a dependent), then the original 18 months of continuation coverage can be extended to 36 months from the original date of loss of coverage for eligible dependent qualified beneficiaries. If a second event occurs, it is the qualified beneficiary's responsibility to notify the plan in writing within 60 days of the second event and within the original 18-month COBRA timeline. In no event will continuation coverage last beyond three years (36 months) from the original date of loss of coverage.

29-Month Qualifying Event (Social Security Disability)

COBRA contains a provision that provides additional protection for qualified beneficiaries who are deemed disabled by the Social Security Administration. If a state employee who experiences one of the "18-month" qualifying events meets the Social Security definition of disability, the employee and his or her eligible beneficiaries are entitled to continuation coverage of 29 months (from the date of the 18-month qualifying event).

Open Enrollment Period

COBRA enrollees have the same rights as active employees to make allowable changes to their coverage during the annual open enrollment period. Specific instructions will be sent to all COBRA enrollees by CalHR prior to the beginning of the open enrollment period.

Loss of COBRA Eligibility

COBRA eligibility ceases for an employee, spouse, domestic partner, or eligible child if any of the events listed below occurs prior to the expiration of the 18 or 36-month COBRA continuation period. The state does not offer any type of conversion plan after the 18 or 36-month period has expired. The enrollee should contact the dental plan directly for information about a potential individual conversion plan if any of the following occur:

- State employer ceases to offer dental insurance plans.
- Covered employee fails to pay required premiums on time.
- A covered state employee becomes covered under another employer's plan that does not contain any exclusion or limitation with respect to preexisting health conditions.

- A state employee who received extended COBRA coverage of 29 months due to a Social Security-approved disability is no longer disabled.
- A covered state employee's former spouse remarries or domestic partner establishes a new domestic partnership and obtains coverage under another group dental plan.
- A covered employee becomes entitled to Medicare benefits while enrolled in COBRA.
- For cause, on the same basis that the plan terminates the coverage of similarly situated non-COBRA participants.

Note: All termination of COBRA coverage notices will be provided by the plan.

For more information about COBRA group continuation coverage, including eligibility, monthly premiums, enrollment procedures, or qualifying events that cause termination of COBRA eligibility, contact your personnel office.

Dental Benefits Assistance—Who to Call

If you need assistance with your dental coverage, the information below shows who you need to call.

Call Personnel Office

- To find out who your current dental carrier is. (**Note:** This information also appears on your pay warrant.)
- To determine whether a particular enrollment change is permitted outside the dental open enrollment period.
- For questions regarding the dental open enrollment process.
- To verify dental enrollment effective dates.
- For information regarding adding/dropping dependents from your dental coverage.
- To report the death of a spouse or dependent.
- To continue dental coverage of enrolled dependents following the death of an active state employee.
- To report an incorrect premium deduction or dental plan coverage on your pay warrant or statement.

Call CalHR Benefits Division

- For assistance resolving problems with your dental plan or dentist that you are unable to resolve through your dental plan's customer service department or through the complaint procedure outlined in your dental plan's evidence of coverage booklet.
- For questions or concerns regarding your monthly dental plan cost share premium.
- For questions about your dental coverage.

Mailing addresses and telephone numbers for CalHR and the individual dental plans are listed on page 17.

Directory of State-Sponsored Dental Plans

Dental Plan Administrator

California Department of Human Resources Benefits Division

1515 S Street, North Bldg., Suite 500
Sacramento, CA 95811-7258
(916) 322-0300
(916) 322-3769 FAX

Prepaid Dental Plans

DeltaCare USA
12898 Towne Center Drive
Cerritos, CA 90703
(800) 422-4234
www.deltadentalins.com/state

Premier Access
8890 Cal Center Drive
Sacramento, CA 95826
(888) 534-3466
www.socdhmo.com

SafeGuard
5 Park Plaza, Suite 1850
Irvine, CA 92614
(800) 880-1800
www.safeguard.net/

Western Dental
530 South Main Street, 6th Floor
Orange, CA 92868
(866) 859-7525
www.westerndentalbenefits.com/stateofca

Delta Dental Plans

Delta Dental
P.O. Box 429086
San Francisco, CA 94142
(800) 225-3368
www.deltadentalins.com/state

Comparison Charts

Benefit Overview: Prepaid, Indemnity, and PPO Plans

The following chart provides a general overview of the benefits available under the state-sponsored dental plans. Consult each plan's brochure and evidence of coverage booklet for detailed information and plan limitations.

| Plan Details | Prepaid | Indemnity | Preferred Provider Option |
|------------------------------|---|--|--|
| Type of Plan | Plan pays your chosen dentist a monthly fixed rate to provide services as needed. | Fee-for-service plan. Plan provides reimbursement for services rendered. | Plan provides maximum benefit when you visit an in-PPO network dentist. |
| Dental Providers | Must select a dental provider affiliated with the prepaid plan. | Any licensed dentist. However, out-of-pocket expenses may be lower when visiting a Delta Dental PPO dentist. | Any licensed dentist, but maximum benefit when visiting a PPO network dentist. If an out-of-PPO network dentist is used, benefits are lower. |
| Orthodontic Providers | Must use orthodontist affiliated with the prepaid plan. | May visit any orthodontist. However, out-of-pocket expenses may be lower when visiting a Delta Dental PPO dentist. | Must visit an in-PPO network orthodontist to receive maximum benefit. |
| Changing Providers | You may change to another dentist affiliated with the plan, with prior approval. | May change dentist at any time. | May change dentist at any time. |
| Deductibles | No deductible. | Basic: \$50 per person, up to \$150 annual maximum per family. Enhanced: \$25 per person, up to \$100 annual maximum per family. | \$25 per person, up to \$100 annual maximum per family, for PPO network dentists. \$75 per person up to \$200 annual maximum per family for non-PPO network dentists. |
| Co-payments | Co-payments for certain covered procedures. May require payment at time of treatment. | You pay only the co-payment and any deductibles and charges above the annual maximum for covered services when visiting a Delta Dental dentist. When visiting a non-Delta Dental dentist, you also pay the difference between the dentist's submitted charges and Delta Dental's approved fees. | You pay only the co-payment and any deductibles and charges above the annual maximum for covered services when visiting a Delta Dental dentist. When visiting a non-Delta Dental dentist, you also pay the difference between the dentist's submitted charges and Delta Dental's approved fees. |

(continued on next page)

| Plan Details | Prepaid | Indemnity | Preferred Provider Option |
|------------------------------------|---|--|--|
| Plan Payments | Plan pays dentist monthly contract fee. | Payments based on Delta Dentist contracted fees or the maximum plan allowance when non-Delta Dental dentists are used. | Payments based on Delta Dentist contracted fees or the maximum plan allowance when non-Delta Dental dentists are used. |
| Maximum Benefits per Calendar Year | No maximum. | <u>Basic</u> : \$2,000 for employee, \$1,000 per dependent. <u>Enhanced</u> : \$2,000 for employee and each eligible dependent. | \$2,000 for employee, \$2,000 per eligible dependent when PPO network dentists are used. |
| Implant Benefit | Premier Access and Western Dental only. | Not a covered benefit. | Maximum lifetime benefit of \$2,500 for each employee and dependent, if using a PPO plan provider. |

Coverage and Costs for Certain Procedures: Prepaid Plans

The following chart compares employee costs for certain types of procedures under each prepaid dental plan. Consult each plan's brochure and evidence of coverage booklet for detailed information and plan limitations.

| Type of Plan | DeltaCare USA, SafeGuard, Premier Access, Western (Standard) | SafeGuard (Enhanced) |
|--|--|--|
| Who is Covered? | Represented Employees and Dependents | Excluded Employees and Dependents |
| Diagnostic and Preventive (two cleanings annually) | No charge | No charge* |
| Basic Benefits | No charge | No charge |
| Crowns | \$50 | No charge |
| Orthodontia (add in) | \$1,000, plus up to \$250 for start-up costs | \$1,000, plus up to \$250 for start-up costs |
| Bridges, Partials and Dentures | \$65 and up | No charge |
| Implants | Premier Access and Western Dental only | Not covered |

*SafeGuard Enhanced plan provides the availability for a third cleaning to the employee and all enrolled dependents.

Coverage and Costs for Certain Procedures: Indemnity and PPO Plans

The following chart compares employee costs for certain types of procedures under the Indemnity and PPO plans. Consult each plan's evidence of coverage booklet for detailed information and plan limitations.

| Type of Plan | Delta Dental PPO plus Premier Basic | Delta Dental PPO plus Premier Basic | Delta Dental PPO plus Premier Enhanced | PPO/using Participating Provider | PPO/using Non-Participating Provider |
|---|--|---|---|---|---|
| Who is Covered? | Represented Employees | Dependents of Represented Employees | Excluded Employees and Dependents | Employees and Dependents | Employees and Dependents |
| Diagnostic and Preventive (two cleanings annually) | No charge* | No charge* | No charge* | No charge** | 20% |
| Basic Benefits (UCR) | 10 % | 20% | 10% | 10% | 20% |
| Crowns | 20% | 50% | 20% | 20% | 50% |
| Bridges, Partials and Dentures | 50% | 50% | 50% | 40% | 50% |
| Implant Benefit | N/A | N/A | N/A | Will pay up to 50% up to a lifetime maximum of \$2,500 | Will pay up to 50% up to a lifetime maximum of \$2,500 |
| Orthodontia | Will pay up to 50% of approved fee for orthodontia, with a lifetime maximum for this benefit of \$1,000 for employee | Will pay up to 50% of approved fee for orthodontia, with a lifetime maximum for this benefit of \$1,000 for dependent | Will pay up to 50% of approved fee for orthodontia, with a lifetime maximum for this benefit of \$1,000 for dependent | Will pay up to 50% of the approved fee, with a lifetime maximum of \$1,000 for each eligible adult and \$1,500 for covered employee's eligible children | Will pay up to 50% of the approved fee, with a lifetime maximum of \$1,000 for each eligible adult and covered employee's eligible children |
| Annual Deductibles | \$50* | \$50* | \$25* | \$25* | \$75 |
| Maximum Deductible | \$150 per family | \$150 per family | \$100 per family | \$100 per family | \$200 per family |
| Annual Maximum | \$2,000 | \$1,000 | \$2,000 | \$2,000 | \$1,000 |

* Diagnostic and Preventive Benefits are exempt from the deductible.

** The level of benefits and covered services reflected in the chart are based on services provided by a PPO Plan dentist; for services provided by a non-PPO plan dentist, the level of benefits is lower. Additionally, the PPO includes a 3rd cleaning for high-risk patients and a benefit for dental implants (up to \$2,500 lifetime maximum).