

2019

Dental Handbook – Retired Employees



CAL  **HR**
CALIFORNIA DEPARTMENT OF HUMAN RESOURCES

This page intentionally left blank.

Table of Contents

Introduction	1
State-Sponsored Dental Plans	1
Eligibility	3
Retiree Eligibility	3
Dependent Eligibility.....	3
Loss of Eligibility	3
Enrollment	5
Continuing Benefits into Retirement	5
Open Enrollment.....	5
How to Enroll or Make Changes During Open Enrollment.....	5
Required Information for Open Enrollment Requests.....	6
Dual Coverage	6
Split Coverage	7
Levels of Coverage.....	7
Making Changes Outside of Open Enrollment.....	8
Plan Descriptions	9
Prepaid Dental Plans	9
Indemnity Dental Plan	9
Preferred Provider Option	10
Retiree Dental Premiums	11
Survivor Benefits	12
COBRA Group Continuation Coverage.....	13
Dental Benefits Assistance—Who to Call	15
Directory of State-Sponsored Dental Plans	16
Comparison Charts	17
Overview: Prepaid, indemnity, and PPO Plans.....	17
Coverage and Costs for Certain Procedures: Prepaid Plans	19
Coverage and Costs for Certain Procedures: Indemnity and PPO Plans	20

This page intentionally left blank.

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 retirees and their eligible dependents.

Information in this handbook is supplied solely to provide general information regarding eligibility and enrollment and 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.

CalHR

The CalHR Benefits Division administers the state's dental program. CalHR secures and administers contracts with dental carriers 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.

California Public Employees' Retirement System (CalPERS)

CalPERS maintains the dental benefit enrollment records for all state retirees, processes retirees dental enrollments, and submits eligibility information to the appropriate dental plan. It is important that you keep your home address current at all times, even if your retirement warrant is deposited directly into your bank account. This helps ensure that you receive timely information about your state-sponsored dental benefits that may be mailed to your home address by CalHR or CalPERS. Report address changes to CalPERS at the address below (be sure to include your Social Security number and telephone number):

California Public Employees' Retirement System
P.O. Box 942715
Sacramento, CA 94229-2715

Questions regarding eligibility should be directed to the CalPERS at (888) 225-7377 / TTY (877) 249-7442.

State-Sponsored Dental Plans

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

A prepaid plan requires you and your eligible dependents to select a dental provider when you enroll, 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 retiree, and dependent that chooses to receive services from their office. No monthly premium is deducted from your retirement warrant; the premium is paid in full by the state. (See page 9 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 retirement warrant. (See pages 9 and 10 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. 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 retirement warrant. (See page 10 for more information about the state-sponsored preferred provider option plan.)

Eligibility

Retiree Eligibility

You are eligible to enroll or continue enrollment as a retiree if you:

- Are 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.

Dependent Eligibility

You may also enroll eligible dependents. 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.

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, children of a registered domestic partner, and other children living in the household who are in a parent-child relationship with you. A [Dependent Eligibility Verification Checklist \(CalHR 781\)](#) with required documents must be submitted with the enrollment form.

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 with you, 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 was determined to be:

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

For more details regarding the enrollment criteria for disabled children, contact CalPERS.

Loss of Eligibility

Any of the following events would cause a family member or dependent to lose eligibility; his or her 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 dropped from your coverage. Notify CalPERS 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 14 for information about continuation of coverage under Consolidated Omnibus Budget Reconciliation Act (COBRA).

You may also voluntarily delete dependents from coverage by submitting a request to CalPERS. 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, contact CalPERS at: Toll Free (888) 225-7377 / TTY (877) 249-7442.

Enrollment

Continuing Benefits into Retirement

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 annual open enrollment.

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.

Bargaining Unit 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.

Bargaining Unit 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.

New dependents cannot be added during this time. Retirement is not a permitting event to add dependents.

Open Enrollment

Each year, an open enrollment period is held to allow eligible state retirees to enroll in a dental plan, change plans, and add or delete eligible family members. Open enrollment typically is held from September through mid-October. It is coordinated by CalHR in cooperation with CalPERS.

This year's open enrollment takes place **September 10–October 5, 2018**. Changes made during open the enrollment period are effective January 1, 2018. Please contact CalPERS to enroll or make changes to your dental coverage during open enrollment.

How to Enroll or Make Changes During Open Enrollment

To expedite processing, it is suggested you phone in your request to CalPERS.

By Phone:

Phone requests must be made to CalPERS between September 10, 2018–October 5, 2018. Representatives are available Monday through Friday, 8:00 a.m.–5:00 p.m. Pacific Standard Time. When you call, be prepared to provide the information listed below under "Required Information for Open Enrollment Requests."

CalPERS contact numbers for open enrollment:

Voice: (888) Cal-PERS or (888) 225-7377

TTY: (916) 795-3240

FAX: (800) 959-6545

Required Information for Open Enrollment Requests

New enrollments or dental plan changes:

- Your name and Social Security Number.
- Your date of birth.
- Name of the plan you wish to enroll in or change to.
- If changing plans, the name of your current plan.
- Your home phone number (optional).

Adding dependents to your dental plan:

- Your name, date of birth, and Social Security Number.
- Name, Social Security Number, and birth date of the dependent(s) being added.
- If you are adding a spouse, a [Dependent Eligibility Verification Checklist \(CalHR 781\)](#) along with required documents.
- If you are adding a registered domestic partner, a [Dependent Eligibility Verification Checklist \(CalHR 781\)](#) along with required documents.
- If adding children (natural-born, adopted, placement for adoption, step, or registered domestic partner's children), a [Dependent Eligibility Verification Checklist \(CalHR 781\)](#) along with required documents.
- If adding children in a parent-child relationship with you, a [Dependent Eligibility Verification Checklist \(CalHR 781\)](#), and an [Affidavit of Parent-Child Relationship \(CalHR 025\)](#), along with required documents.

Deleting dependents from your dental plan:

- Your name, date of birth, and Social Security Number.
- Name, Social Security Number, and birth date of the dependent(s) being deleted.
- If deleting a dependent, his or her relationship to you.

For dental coverage cancellations:

- Your name, date of birth, and Social Security Number.
- Name, Social Security Number, and birth date of the dependent(s) being deleted.
- If deleting a dependent, his or her relationship to you.

Dual Coverage

A person cannot be covered under more than one state-sponsored dental plan. 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 retirees, or registered domestic partners, may not split coverage for their dependent children. All eligible children in a household enrolled in a state-sponsored dental plan must be covered through the same retiree.

Levels of Coverage

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

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

The 2019 retiree dental premiums are listed on page 11.

Making Changes Outside of Open Enrollment

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

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

When a permitting event occurs, you will need to contact CalPERS 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.

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.

Any allowable changes made during the year become effective the first day of the month following the date CalPERS receives your request.

Contact the CalPERS at (888) 225-7377 / TTY (877) 249-7442, 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. The evidence of coverage booklets can be reviewed for all plans listed below on their website or you can contact 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.

The state pays 100 percent of the monthly premium for the prepaid plans, so there is no monthly premium cost share deducted from your retirement 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 Basic Plan—Group #9949

Delta is the carrier for the state-sponsored indemnity dental plan (Delta Dental PPO plus Premier Basic) available to all retirees.

Delta Dental PPO plus Premier Basic 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 Basic plan, contact Delta at (800) 225-3368

Preferred Provider Option

Delta Dental Preferred Provider Option Plan (PPO)—Group #9946

Delta is also the carrier for the state-sponsored “preferred provider option” dental plan, called Delta Dental 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 service or 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 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.

Retiree Dental Premiums

The following tables show retiree dental premiums effective January 1, 2019.

Delta Dental PPO plus Premier Basic Plan

Level of Coverage	State Share	Retiree Share	Total Premium
Party Code 1	\$38.12	\$12.71	\$ 50.83
Party Code 2	\$66.56	\$22.19	\$ 88.75
Party Code 3	\$96.21	\$32.07	\$128.28

Delta Dental Preferred Provider Option (PPO)

Level of Coverage	State Share	Retiree Share	Total Premium
Party Code 1	\$ 34.84	\$11.61	\$ 46.45
Party Code 2	\$ 67.73	\$22.58	\$ 90.31
Party Code 3	\$101.91	\$33.97	\$135.88

Prepaid Dental Plans

The state will pay 100 percent of the premium.

Level of Coverage	DeltaCare USA	Premier Access	SafeGuard Enhanced	Western Dental
Party Code 1	\$19.44	\$15.80	\$16.06	\$15.77
Party Code 2	\$31.90	\$25.59	\$27.18	\$26.02
Party Code 3	\$44.13	\$35.84	\$33.48	\$36.91

Survivor Benefits

Your surviving dependent(s) will be eligible to continue your 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 CalPERS.

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

CalPERS
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 of coverage under COBRA (refer to pages 13 and 14 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 retirees, 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 retiree, spouse, domestic partner, and eligible children.

The qualifying events for continuation coverage and the time period of the extended coverage are listed below.

Benefits Continued for 36 Months

- **Death**—Covered retiree dies, and the surviving family member is not eligible for a monthly survivor allowance from CalPERS.
- **Medicare coverage begins**—Covered retiree becomes entitled to Medicare benefits.
- **Divorce or legal separation**—Covered retiree is divorced or legally separated.
- **Domestic partnership termination**—Covered retiree terminates a domestic partnership (registered in the State of California).
- **Change in dependent status**—An eligible child of a covered retiree 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 retiree and/or eligible dependent of a retiree is 102 percent of the premium previously charged to the retiree.

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.

Open Enrollment Period

COBRA enrollees have the same rights as active employees and retirees 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.

COBRA in Retirement

If a qualified beneficiary of a retired state employee has a COBRA qualifying event, he/she will be offered continuation coverage through CalPERS.

Loss of COBRA Eligibility

COBRA eligibility ceases for a retiree, 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 retiree fails to pay required premiums on time.
- A covered state retiree becomes covered under another employer's plan that does not contain any exclusion or limitation with respect to preexisting health conditions.
- A state retiree who received extended COBRA coverage of 29 months due to a Social Security-approved disability is no longer disabled.
- A covered state retiree's former spouse remarries or domestic partner establishes a new domestic partnership and obtains coverage under another group dental plan.
- A covered retiree 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 CalPERS at (888) 225-7377 / TTY (877) 249-7442.

Dental Benefits Assistance—Who to Call

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

CalPERS

- To find out who your current dental carrier is. **Note:** This information also appears on your retirement 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 a state retiree.
- To report an incorrect premium deduction or dental plan coverage on your retirement warrant or statement.
- For questions or concerns regarding your monthly dental plan cost share premium.

Mailing addresses and telephone numbers for CalPERS, CalHR, and the individual dental plans are listed on page 16.

Your Dental Plan

- For questions about your dental coverage.

CALHR

- 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.

Mailing addresses and telephone numbers for CalHR and the individual dental plans are listed on page 16.

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
(855) 290-0158 FAX

California Public Employees' Retirement System

Post Office Box 942715
Sacramento, California 94229-2715
(888) 225-7377 / TTY (877) 249-7442

Prepaid Dental Plans

DeltaCare USA
P.O. Box 1803
Alpharetta, GA 30023
(800) 422-4234
www.deltadentalins.com/state

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

SafeGuard/MetLife
P.O. Box 14410
Lexington, KY 40512-4401
(800) 880-1800
www.metlife.com/safeguard/soc

Western Dental
530 South Main Street, 1st Floor
Orange, CA 92868
Attn: Group Services
(866) 859-7525
www.westerndental.com/state-of-ca

Delta Dental Plans

Delta Dental
P.O. Box 997330
Sacramento, CA 95899
(800) 225-3368
www.deltadentalins.com/state

Comparison Charts

Overview: Prepaid, indemnity, and PPO Plans

The following table 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-network PPO 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-network PPO 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-network PPO 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 at any time.
Deductibles	No deductible.	Basic: \$50 per person, up to \$150 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.

(continued on next page)

Plan Details	Prepaid	Indemnity	Preferred Provider Option
Co-payments	Co-payments for certain covered procedures. May require payment at time of treatment.	<p>You pay only the co-payment and any deductibles and charges above the annual maximum for covered services when visiting a Delta Dental dentist.</p> <p>When visiting a non-Delta Dental dentist, you also pay the difference between the dentist's submitted charges and Delta Dental's approved fees.</p>	<p>You pay only the co-payment and any deductibles and charges above the annual maximum for covered services when visiting a Delta Dental dentist.</p> <p>When visiting a non-Delta Dental dentist, you also pay the difference between the dentist's submitted charges and Delta Dental's approved fees.</p>
Plan Payments	Plan pays dentist monthly contract fee.	Payments based on Delta Dental contracted fees or the maximum plan allowance when non-Delta Dental dentists are used.	Payments based on Delta Dental contracted fees or the maximum plan allowance when non-Delta Dental dentists are used.
Maximum Benefits per Calendar Year	No maximum.	Basic: \$2,000 for employee, \$1,000 per 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 retiree 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, Premier Access, and Western Dental (Standard)	SafeGuard (Enhanced)
Who is Covered?	Retirees and Dependents	Retirees and Dependents
Diagnostic and Preventive (two cleanings annually)	No charge	No charge*
Basic Benefits	No charge	No charge
Crowns	\$50	No charge
Bridges, Full and Partial Dentures	\$65 and up	No charge
Implants	Premier Access and Western Dental only	Not covered
Orthodontia	\$1,000, plus up to \$250 for start-up costs	\$1,000, plus up to \$250 for start-up costs

*SafeGuard provides the availability for a third cleaning to the retiree and all enrolled dependents.

Coverage and Costs for Certain Procedures: Indemnity and PPO Plans

The following chart compares retiree 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 No. 9949	Delta Dental PPO plus Premier Basic No. 9949	Delta Dental PPO In-Network ¹ No. 9946	Delta Dental PPO Out-of-Network No. 9946
Who is Covered?	Retirees	Dependents of Retirees	Retirees and Dependents	Retirees and Dependents
Diagnostic and Preventive (two cleanings annually)	No charge ²	No charge ²	No charge ^{2,3}	20% ³
Basic Benefits	10%	20%	10%	20%
Crowns	20%	50%	20%	50%
Bridges, Full and Partial Dentures	50%	50%	40%	50%
Implants	Not covered	Not covered	Will pay 50% up to a lifetime maximum of \$2,500	Will pay 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 retiree	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 retiree'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 retiree's eligible children
Annual Deductibles	\$50	\$50 per person	\$25 per person	\$75 per person
Maximum Deductible	\$50	\$150 per family	\$100 per family	\$200 per family
Annual Maximum	\$2,000	\$1,000 per person	\$2,000 per person	\$1,000 per person

1. The level of benefits and covered services shown here 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.
2. Diagnostic and Preventive Benefits are exempt from the deductible.
3. The PPO includes a third cleaning for high-risk patients.

Rev. 8/14/18