



TRUST YOUR SMILE TO DELTA DENTAL
2026 Retiree Open Enrollment
San Bernardino County

What we'll cover

Your Dental Plans Effective 1/1/2026

- DeltaCare USA Program (DHMO)
- Delta Dental PPO Program
 - Low & High Plan Comparison
 - Diagnostic & Preventive Max Waiver

II. Wellness Benefits

III. Questions

To enroll, complete and submit a County of San Bernardino Retiree Dental Plan Enrollment/ Change Form and submit to EBSD by mail or fax at:

Employee Benefits and Services Division
175 West Fifth Street, First Floor
San Bernardino, CA 92415-0440
Fax: 909-387-5566 Attn: Retiree Desk

24 Month Requirement

By electing retiree dental, retiree agrees to remain enrolled for a minimum of 24 consecutive months subject to:

- Retirees electing either the DHMO or Low DPPO plans can switch between the DHMO and the Low DPPO at annual Open Enrollment.
- Retirees electing the High DPPO must remain enrolled in the High DPPO a minimum of 24 consecutive months.

New Entrant Waiting Period

For the Low Dental PPO and High Dental PPO plans only, a 12-month waiting period for Class III (major restorative) services is applicable to any County retiree who incurs ***a gap*** in coverage.

1. The waiting period is waived for any retiree and covered dependent that remains continuously covered when transitioning from active to retiree dental coverage.
2. Retirees who previously had COBRA benefits but did not re-enroll (resulting in a gap in coverage) are subject to the dental waiting period.

Your Smile, Your Choice

PPO vs. DHMO

Delta Dental PPO

- Visit any licensed dentist
- Benefits are subject to an annual deductible and maximum
- Plan covers a wide range of services with no exclusions for most pre-existing conditions
- Preventive care, like routine cleanings and exams are covered at low or no cost
- Pay the applicable coinsurance at the time of service with a contracted Delta Dental PPO or Premier provider

VS

DeltaCare USA

- Select a DeltaCare USA primary care dentist
- No annual deductibles or maximums
- Plan covers over 300 procedures, with no exclusions for most pre-existing conditions
- Preventive care, like routine cleanings and exams, has low or no copayments
- Pay the applicable copayment at the time of service with your assigned DeltaCare USA provider



DeltaCare[®] USA

Comprehensive coverage

DeltaCare USA: a prepaid, fixed copayment plan



Once enrolled, select a primary dentist from the DeltaCare USA network to start enjoying:

- Set copays
- No annual maximums
- No deductibles
- No claims
- Low premiums

How DeltaCare USA works

Getting dental care is easy

1



Choose a primary care dentist online or by phone

Make an appointment



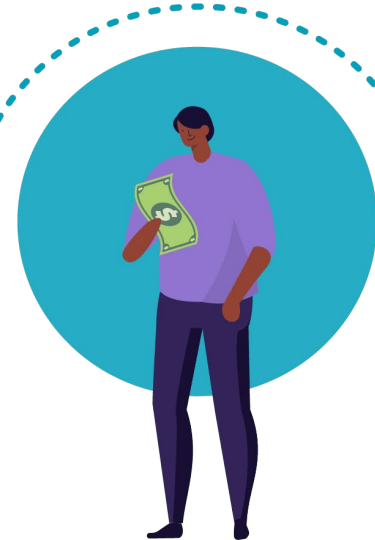
2

3



Visit the dentist

Pay your copayment (if any)



4

Specialty and emergency care

DeltaCare USA

- If you need specialty care, your primary care dentist will refer you
- Your primary care dentist requests authorization for specialty services
- Plan includes out-of-network coverage for emergencies



How to choose your dentist

DeltaCare USA

Go to **deltadentalins.com** to browse the DeltaCare USA dentists in your area.

Write down the facility number of the primary care dentist you would like.

Submit your request

- Online: Create an online account at **deltadentalins.com**
- By phone: Call Customer Service at **855-244-7323**





Delta Dental PPO™

We've got you covered

Delta Dental PPO

- Visit a PPO dentist to save the most.
- You can visit any licensed dentist.
- You won't be charged more than your expected share of the bill.



PPO Plan Options

Low PPO Plan

Service Category	Low PPO	
	PPO	Non-PPO
Reimbursement basis	PPO Fee	Premier Fee or 80 th UCR
Calendar year max/deductible		
Annual Maximum	\$1,000	\$1,000
Diagnostic & Preventive Maximum Waiver	Yes	Yes
Annual Deductible (individual/family)	\$50/\$150	\$50/\$150
Deductible waived for Diagnostic & Preventive	Yes	Yes
Coinsurance		
Diagnostic & Preventive	100%	70%
Basic Restorative Services	80%	60%
Endodontics	80%	60%
Periodontics	80%	60%
Oral Surgery	80%	60%
Major Restorative Services	50%	50%
Prosthodontics	50%	50%
Implants	N/A*	N/A*

*Low PPO plan covers prosthesis over implant

Texas plans have different coinsurance levels, refer to your County summaries for plan detail

PPO Plan Options

High PPO Plan

Service Category	High PPO	
	PPO	Non-PPO
Reimbursement basis	PPO Fee	Premier Fee or 80 th UCR
Calendar year max/deductible		
Annual Maximum	\$1,700	\$1,700
Diagnostic & Preventive Maximum Waiver	Yes	Yes
Annual Deductible (individual/family)	None	None
Coinsurance		
Diagnostic & Preventive	100%	100%
Sealants	90%	90%
Basic Restorative Services	100%	90%
Endodontics	100%	90%
Periodontics	90%	90%
Oral Surgery	100%	90%
Major Restorative Services	75%	70%
Prosthodontics	75%	70%
Implants	75%	70%
Orthodontics	50%	50%
Orthodontic Lifetime Maximum	\$1,700 Lifetime	\$1,700 Lifetime

Texas plans have different coinsurance levels, refer to your County summaries for plan detail

Pre-treatment estimate

It's easy to plan for dental expenses

1

Ask your dentist
for an estimate



2

Dentist sends details
to Delta Dental



3

You and your dentist
receive a cost estimate



Emergency coverage

Visit any licensed dentist worldwide and receive benefits

Submit a claim for reimbursement





Value-added features

Savings you can see and hear

Member perks

Extra features, exceptional outcomes



Virtual dentistry

Remote consultations
with a dentist

BrushSmart™

Savings on home oral
health care products

Hearing aids and LASIK

Discounts through
Amplifon and QualSight

LifePerks

Discounts on products,
services, memberships
and more

Wellness resources

Online articles, recipes,
videos and more



Members can learn more at
www1.deltadentalins.com/memberperks

Web and mobile resources



Check out the website

deltadentalins.com



- Search for a network dentist in your area.
- Get answers to common questions about your dental plan.
- Read articles, browse recipes and watch videos about oral health and wellness.
- Subscribe to *Grin!*, our quarterly wellness e-magazine.



We're here for
you

Contact Customer Service

Get help by phone or online

Call us toll-free at 855-244-7323 (PPO) and (DHMO)

Speak to a Customer Service representative Monday through Friday, 8 am to 8 pm PST (PPO) or 5 am to 6 pm PST (DHMO)

For simple questions, use our automated phone system, available 24/7

Ask online: Go to deltadentalins.com > Contact Us. Then follow the prompts or fill out the Customer Service Form.



Oral health and wellness



SmileWay Wellness Benefits (PPO)

Enhanced coverage for higher risk PPO enrollees

Conditions

- Lupus
- Parkinson’s disease
- Amyotrophic Lateral Sclerosis (ALS)
- Huntington’s disease
- Opioid misuse and addiction
- Cancer
- Joint replacement
- Diabetes
- Heart disease
- HIV/AIDS
- Rheumatoid arthritis
- Stroke
- Chronic kidney disease
- Sjogren’s syndrome



What are the additional benefits? When members opt in, they will receive these added benefits per calendar or contract year.

100% coverage	Deep cleaning below the gum line One periodontal scaling and root planing procedure per quadrant (D4341 or D4342)
Four of the following (any combination) per calendar or contract year	
100% coverage	Teeth cleaning – adult or child Prophylaxis (D1110 or D1120)
	Treatment for inflammation or infection Periodontal maintenance procedure (D4910)
	Plaque removal Scaling in presence of moderate or severe gingival inflammation (D4346)

SmileWay Wellness Benefits are not included under all plans. Known as SmileWay® Enhanced Benefits in Texas.

SmileWay® Wellness Benefits (PPO)

How to Opt-In

How to Opt-In for your PPO Wellness Benefit

- www.deltadentalins.com
- Online Services- set up username and password to access your personal benefit information
- Click on Smileway Wellness Benefits
- ❑ Actions – Opt-In
 - ✓ Requires you to select enrollee's primary condition
 - ✓ Confirm info is accurate
 - ✓ Add name of physician
 - ✓ Add phone number of physician
 - ✓ Click on Opt-in to finalize your update

SmileWay Wellness Benefits (DHMO)

DHMO Members

Conditions

- Lupus
- Parkinson's disease
- Amyotrophic Lateral Sclerosis (ALS)
- Huntington's disease
- Opioid misuse and addiction
- Cancer
- Joint replacement
- Diabetes
- Heart disease
- HIV/AIDS
- Rheumatoid arthritis
- Stroke
- Chronic kidney disease
- Sjogren's syndrome

DHMO

Member copays waived on the following benefits for patients with the conditions listed.

- Report your qualifying condition to your dental office.
- Benefits determined by contract dentist):
 - Prophylaxis cleanings - 100% coverage on 4 cleanings instead of 2 per calendar year
 - Periodontal maintenance - 100% coverage on 4 instead of 2 per calendar year

Thanks for your time

We're pleased to take your questions