DELTA DENTAL®

TRUST YOUR SMILE TO DELTA DENTAL
2027 Retiree Open Enrollment
San Bernardino County

What we'll cover

Your Dental Plans Effective 1/1/2027

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

II. Wellness Benefits

III. Questions

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.

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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

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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

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How DeltaCare USA works

Getting dental care is easy

1



Choose a primary care dentist online or by phone

Make an appointment



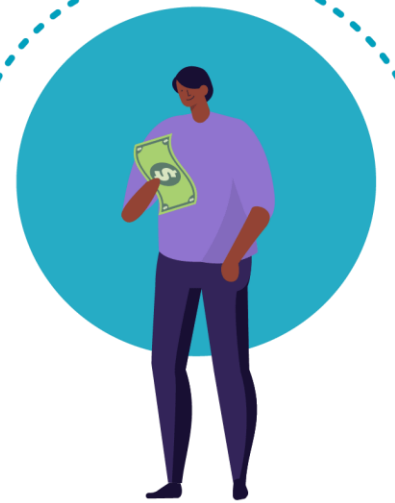
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3



Visit the dentist

Pay your copayment (if any)



4

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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



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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**



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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.



DELTA DENTAL®

We've got you covered

Delta Dental PPO



- You don’t need an ID card to check in.
- We’ll coordinate dual coverage.
- Create an online account to check your benefits and claims online.

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PPO Plan Options

Low PPO Plan

Service Category	Low PPO	
	PPO	Non-PPO
Reimbursement basis	PPO Fee	Premier Fee or 80th 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

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PPO Plan Options

High PPO Plan

Service Category	High PPO	
	PPO	Non-PPO
Reimbursement basis	PPO Fee	Premier Fee or 80th 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

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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



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Emergency coverage

Visit any licensed dentist worldwide and receive benefits

Submit a claim for reimbursement



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Transitioning your care

How to continue dental care under your PPO plan



How is payment determined?

- Root canals
- Crowns
- Orthodontics

How do I continue my orthodontic coverage?

- Will my lifetime orthodontic maximum reset?

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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.

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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

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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

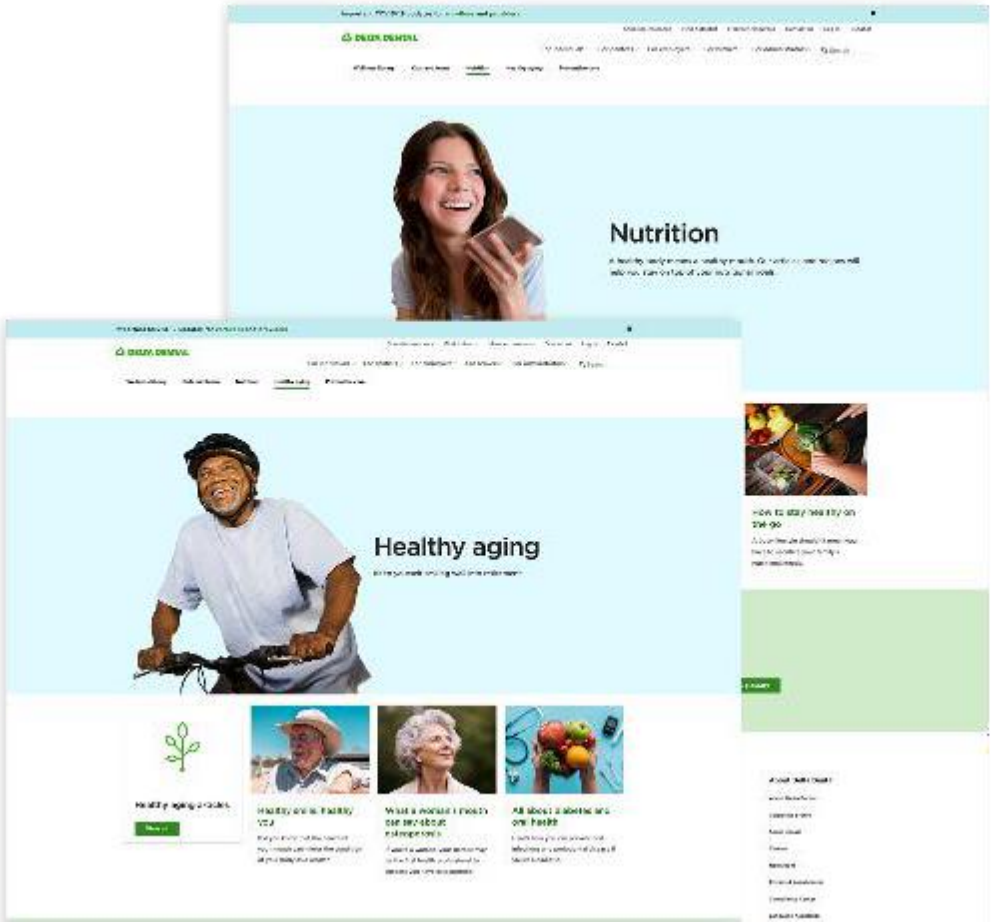
Member copays waived on the following benefits for patients with the conditions listed.

- 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

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Online wellness resources

Learn about dental health from Delta Dental



Learn about oral health and wellness with:

- Articles
- Videos
- magazines
- Recipes
- Risk assessments
- Risk assessments
- Kids' activities
- And more!

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Member Resources



Member perks

Extra features, exceptional outcomes



Virtual dentistry
Remote consultations with a dentist

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

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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.

DELTA DENTAL®

Go paperless

View your documents online: claims, pre-treatment estimates and plan details

Convenience.

Get an email alert every time a new document is available.

Efficiency.

No need to wait for snail mail.

Save paper.

Reduce your ecological footprint.

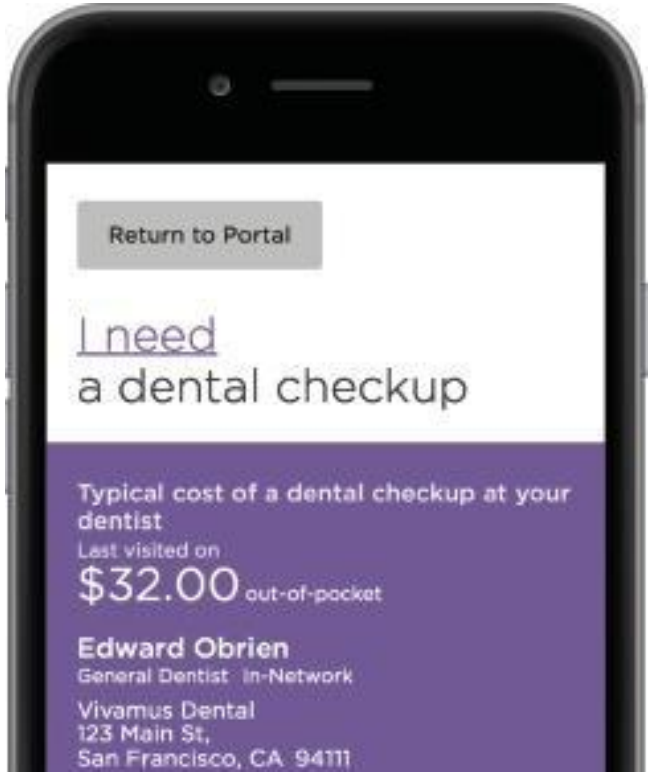
Log in to your account at **deltadentalins.com**.

DELTA DENTAL®

Cost Estimator (PPO Only)

Get a customized cost estimate

Available through Online Services
www.deltadentalins.com
desktop and mobile



Personalized

- Based on your benefits, including the current status of maximums and deductibles

Easy to use

- Simple questions to guide you through the process

Based on real data

- Calculated from your actual processed claims and updated daily

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Go mobile

Download the app to have all the information you need at your fingertips



What can you do with the app?

Find a dentist	Coverage details	Electronic ID card	Cost estimator
✓	✓	✓	✓

To find the app, visit the App Store or Google Play and search for “Delta Dental.” Then download the **Delta Dental** app by Delta Dental Plans Association.

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Print an ID card at home

It’s easy to print your own ID card

1



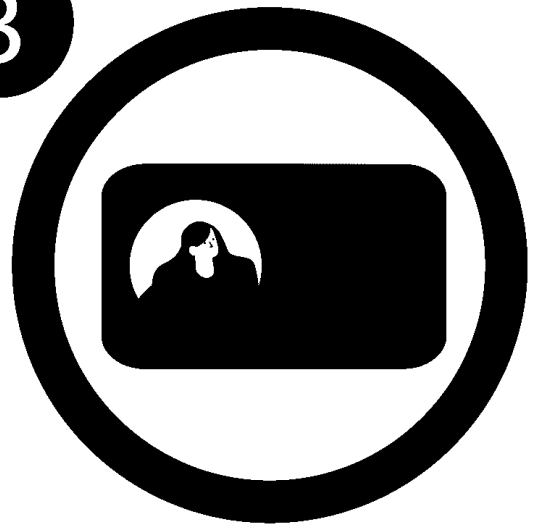
Go to
deltadentalins.com

2



Log in to your
online acount

3



Select the link for
your ID card

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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.



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¿Habla español?

Nosotros también



Los servicios que Delta Dental proporciona en español incluyen:

- Ayuda para inscribirse
- Información y vídeos sobre la salud dental
- Detalles de los beneficios
- Representantes de servicio al cliente
- Servicio de asistencia en su idioma
- Sitio web en **es.deltadentalins.com**

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Thanks for your time

We’re pleased to take your questions