DeltaCare® USA – provided by Delta Dental of California



We'll do whatever it takes and then some.

Find a DeltaCare USA dentist

Select from among the many conveniently located DeltaCare USA contracted general dentists. To find the most current listing of DeltaCare USA dental offices you can:

Visit our website at deltadentalins.com/enrollees. Under Find a dentist, select DeltaCare USA as your network.

Or call Customer Service at **800-422-4234** for help in finding a DeltaCare USA dentist.



Welcome to DeltaCare USA — quality, convenience, predictable costs

DeltaCare USA (administered by Delta Dental Insurance Company) provides you and your family with quality dental benefits at an affordable cost. The DeltaCare USA program is designed to encourage you and your family to visit the dentist regularly to maintain your dental health.

When you enroll, you select a contract dentist to provide services. The DeltaCare USA network consists of private practice dental facilities that have been carefully screened for quality.

Enroll in DeltaCare USA and you'll enjoy these features:

Quality

- Extensive benefits for you and your family
- No restrictions on pre-existing conditions covered, except for work in progress
- Large, stable network of dentists, so you can enjoy a long-term relationship with your dentist

Convenience

- No claim forms to complete
- Easy access to specialty care
- Expanded business hours for toll-free customer service, from 5 a.m. to 6 p.m.,
 Pacific time

Predictable costs

- No deductibles
- Out-of-pocket costs are clearly defined
- Out-of-area dental emergency coverage up to \$100 per emergency
- No annual or lifetime dollar maximums except for accidental injury











What if I have questions about my DeltaCare USA Program?

Eligibility for you and your family

If you meet your group's eligibility requirements for dental coverage, you can enroll in the DeltaCare USA program. You may also enroll eligible dependents. Contact your benefits administrator if you have any questions.

Easy enrollment

Simply complete the enrollment process as directed by your benefits administrator. Be sure to indicate a dentist (from the list of contract dental facilities) for both yourself and your eligible dependents. Include the name of your group.

How your DeltaCare USA program works

Your selected contract dentist will take care of your dental care needs. If you require treatment from a specialist, your contract dentist will handle the referral for you.

After you have enrolled, you will receive a Delta Dental membership packet that includes an identification card and an Evidence of Coverage booklet that fully describes the benefits of your dental program. Also included in this packet are the name, address and phone number of your contract dentist. Simply call the dental facility to make an appointment.

Under the DeltaCare USA program, many services are covered at no cost, while others have copayments (amount you pay your contract dentist) for certain benefits. See the "Description of Benefits and Copayments" for a list of your benefits.

Please note: Dental services that are not performed by your selected contract dentist, or are not covered under provisions for emergency care below, must be preauthorized by Delta Dental to be covered by your DeltaCare USA program.

Provisions for emergency care

Under your DeltaCare USA program, you and your eligible dependents are covered for out-of-network dental emergencies. Your program pays up to \$100 for out-of-network emergency dental expenses per emergency for each enrollee.

My dentist is a Delta Dental dentist but is not on the list of DeltaCare USA dentists. Can I still receive treatment from this dentist?

You must receive treatment from your selected DeltaCare USA contract dentist. Please note that Delta Dental dentists are not necessarily DeltaCare USA dentists. With more than 3,800 general and specialist dentists, the DeltaCare USA network is one of the largest dental networks in California.

Do my family members receive treatment from the same DeltaCare USA contract dentist?

You and your eligible dependents may receive care from the same contract dentist, or if you prefer, you may collectively select up to a maximum of three individual contract dental facilities.

Can I change my contract dentist?

You may change contract dentists by notifying us either by phone or in writing, or by visiting our website (deltadentalins.com). If you contact us by the 21st of the month, the change will become effective the first of the following month.

How long does it take to get an appointment with a DeltaCare USA dentist?

Two to four weeks is a reasonable amount of time to wait for a routine, non-urgent appointment. If you require a specific time, you may have to wait longer. Most DeltaCare USA dentists are in private group practices, which means greater appointment availability and extended office hours.

Highlights of your DeltaCare USA Program

Are pre-existing dental conditions and work in progress covered?

Treatment for pre-existing conditions, such as extracted teeth, is covered under the DeltaCare USA program. However, benefits are not provided for any dental treatment started before joining the program (that is, work in progress, such as preparations for crowns, root canals and impressions for dentures). Orthodontic treatment in progress may be covered for new DeltaCare USA enrollees. See the "Limitations and Exclusions of Benefits."

How does the DeltaCare USA program encourage preventive care?

Your DeltaCare USA program is designed to encourage regular visits to the dentist by having no copayments (fees you pay to the contract dentist) on most diagnostic and preventive benefits. See the enclosed "Description of Benefits and Copayments."

Does my DeltaCare USA program cover specialists' services?

Your contract dentist will coordinate your specialty care needs for oral surgery, endodontics, periodontics or pediatric dentistry with an approved contract specialist. If there is no contract specialist within your service area, a referral to an out-of-network specialist will be authorized at no extra cost, other than the applicable copayment. If you or your dependent is assigned to a dental school clinic for specialty services, those services may be provided by a dentist, a dental student, a clinician or a dental instructor.

What if I have questions about my DeltaCare USA program?

Call Delta Dental Customer Service at 800-422-4234. We have multilingual representatives available from 5 a.m. to 6 p.m. Pacific time, Monday through Friday. Our Customer Service representatives can answer benefits questions, as well as arrange facility transfers and urgent care referrals.

Our Customer Service representatives have worked in dental facilities and can answer benefits questions, as well as arrange facility transfers and urgent care referrals.

ENROLLEE

SCHEDULE A

Description of Benefits and Copayments

The Benefits shown below are performed as deemed appropriate by the attending Contract Dentist subject to the limitations and exclusions of the Program. Please refer to *Schedule B* for further clarification of Benefits. **Enrollees should discuss all treatment options with their Contract Dentist prior to services being rendered.**

Text that appears in italics below is specifically intended to clarify the delivery of benefits under the DeltaCare USA program and is not to be interpreted as CDT-2014 procedure codes, descriptors or nomenclature that are under copyright by the American Dental Association. The American Dental Association may periodically change CDT codes or definitions. Such updated codes, descriptors and nomenclature may be used to describe these covered procedures in compliance with federal legislation.

CODE	DESCRIPTION	NROLLEE PAYS
D0100-	-D0999 I. DIAGNOSTIC	
	Periodic oral evaluation - established patient	No Cost
D0140	·	
D0145		
D0150		
D0160		
D0170	·	
D0180		
D0190	·	
D0191		
D0210	·	
D0220	Intraoral - periapical first radiographic image	
D0230		
D0240		
D0270		
D0272		
D0273		
D0274		
D0330		
D0460		
D0470		
D0472	Accession of tissue, gross examination, preparation and transmission of written report	
	Accession of tissue, gross and microscopic examination, preparation and transmission of written report	
	Accession of tissue, gross and microscopic examination, including assessment of surgical margins for presence	
	of disease, preparation and transmission of written report	No Cost
D0999	Unspecified diagnostic procedure, by report - includes office visit, per visit (in addition to other services)	No Cost
D1000-	-D1999 II. PREVENTIVE	
D1110	Prophylaxis cleaning - adult - 1 per 6 month period	No Cost
D1120	Prophylaxis cleaning - child - 1 per 6 month period	
D1206		
D1208		
D1330		
D1351	, ,	
	Preventive resin restoration in a moderate to high caries risk patient - permanent tooth - <i>limited to permanent</i>	
2.002	molars through age 15	No Cost
D1510	Space maintainer - fixed - unilateral	
	Space maintainer - fixed - bilateral	
	Space maintainer - removable - unilateral	
	Space maintainer - removable - bilateral	
	Re-cementation of space maintainer	
D1555	Removal of fixed space maintainer	No Cost

D2000-D2999 III. RESTORATIVE - Includes polishing, all adhesives and bo

	es polisning, all adnesives and bonding agents, indirect pulp capping, bases, liners and acid etch procedures.	
	Amalgam - one surface, primary or permanent	
D2150	Amalgam - two surfaces, primary or permanent	
D2160	Amalgam - three surfaces, primary or permanent	
D2161	Amalgam - four or more surfaces, primary or permanent	
D2330	Resin-based composite - one surface, anterior	
D2331	Resin-based composite - two surfaces, anterior	
D2332	Resin-based composite - three surfaces, anterior	
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior)	
D2390	Resin-based composite crown, anterior	
D2391	Resin-based composite - one surface, posterior 1, 2	
D2392	Resin-based composite - two surfaces, posterior 1, 2	
D2393	Resin-based composite - three surfaces, posterior 1, 2	
D2394	Resin-based composite - four or more surfaces, posterior 1, 2	
D2510	Inlay - metallic - one surface 3,4	No Cos
D2520	Inlay - metallic - two surfaces 3,4	
D2530	Inlay - metallic - three or more surfaces 3, 4	
D2542	Onlay - metallic - two surfaces 3,4	
D2543	Onlay - metallic - three surfaces 3, 4	No Cos
D2544	Onlay - metallic - four or more surfaces 3, 4	No Cos
D2610	Inlay - porcelain/ceramic - one surface ^{2, 4}	Optiona
D2620	Inlay - porcelain/ceramic - two surfaces ^{2, 4}	.Optiona
D2630	Inlay - porcelain/ceramic - three or more surfaces ^{2, 4}	Optiona
D2642	Onlay - porcelain/ceramic - two surfaces ^{2, 4}	Optiona
D2643	Onlay - porcelain/ceramic - three surfaces ^{2, 4}	
D2644	Onlay - porcelain/ceramic - four or more surfaces ^{2, 4}	
D2650	Inlay - resin-based composite - one surface ^{2, 4}	Optiona
D2651	Inlay - resin-based composite - two surfaces ^{2, 4}	Optiona
D2652	Inlay - resin-based composite - three or more surfaces ^{2, 4}	Optiona
D2662	Onlay - resin-based composite - two surfaces ^{2, 4}	
D2663	Onlay - resin-based composite - three surfaces ^{2, 4}	
D2664	Onlay - resin-based composite - four or more surfaces ^{2, 4}	
	Crown - resin-based composite (indirect) 4,5	
D2712	Crown - 3/4 resin-based composite (indirect) 4,5	No Cos
D2720	Crown - resin with high noble metal 3, 4, 5	No Cos
D2721	Crown - resin with predominantly base metal 4,5	No Cos
D2722	Crown - resin with noble metal 4,5	No Cos
D2740	Crown - porcelain/ceramic substrate 4,5	No Cos
D2750	Crown - porcelain fused to high noble metal 3, 4, 5	No Cos
	Crown - porcelain fused to predominantly base metal 4,5	
	Crown - porcelain fused to noble metal ^{4, 5}	
	Crown - 3/4 cast high noble metal 3, 4	
D2781	Crown - 3/4 cast predominantly base metal 4	
D2782	Crown - ¾ cast noble metal 4	
D2790	Crown - full cast high noble metal 3, 4	
D2791	Crown - full cast predominantly base metal ⁴	
D2792	Crown - full cast noble metal 4	
D2794	Crown - titanium ^{3, 4}	
D2910	Recement inlay, onlay or partial coverage restoration	
D2915	Recement cast or prefabricated post and core	
D2920	Recement crown	
D2921	Reattachment of tooth fragment, incisal edge or cusp (anterior)	No Cos
D2929	Prefabricated porcelain/ceramic crown - primary tooth - anterior primary tooth	
D2930	Prefabricated stainless steel crown - primary tooth	No Cos

D4342	Periodontal scaling and root planing - one to three teeth per quadrant - limited to 4 quadrants during any 12 consecutive months	No Cost
D4355	Full mouth debridement to enable comprehensive evaluation and diagnosis - limited to 1 treatment in any 12 consecutive months	No Cost
D4910		
D4921	Gingival irrigation - per quadrant	
D5000-		110 000
D5000- D5110	Complete denture - maxillary ^{7, 8}	No Cool
D5110	Complete denture - maxiliary Complete denture - mandibular ^{7, 8}	
	Complete denture - mandibular	No Cost
D5130 D5140	Immediate denture - maxillary ^{7, 8}	No Cost
	Maxillary partial denture - resin base (including any conventional clasps, rests and teeth) ^{7, 8}	No Cosi
D5211	Maxillary partial denture - resin base (including any conventional clasps, rests and teetn)	No Cost
D5212	Mandibular partial denture - resin base (including any conventional clasps, rests and teeth) 7,8	No Cosi
D5213	Maxillary partial denture - cast metal framework with resin denture bases (including any conventional clasps, rests and teeth) 7,8	No Cost
D5214	Mandibular partial denture - cast metal framework with resin denture bases (including any conventional clasps,	
	rests and teeth) 7,8	No Cost
D5225	Maxillary partial denture - flexible base (including any clasps, rests and teeth) 7,8	\$50.00
D5226	Mandibular partial denture - flexible base (including any clasps, rests and teeth) 7,8	
D5410	Adjust complete denture - maxillary 7	
D5411	Adjust complete denture - mandibular 7	
D5421	Adjust partial denture - maxillary ⁷	
D5422	Adjust partial denture - mandibular ⁷	
D5510	Repair broken complete denture base	
D5520	Replace missing or broken teeth - complete denture (each tooth)	
D5610	Repair resin denture base	
D5620	Repair cast framework	
D5630	Repair or replace broken clasp	
D5640	Replace broken teeth - per tooth	
D5650	Add tooth to existing partial denture	
D5660	Add clasp to existing partial denture	
D5710	Rebase complete maxillary denture 9	
D5711	Rebase complete mandibular denture 9	
D5720	Rebase maxillary partial denture ⁹	
D5721	Rebase mandibular partial denture ⁹	
D5730	Reline complete maxillary denture (chairside) 9	No Cost
D5731	Reline complete mandibular denture (chairside) ⁹	
D5740	Reline maxillary partial denture (chairside) ⁹	
D5741	Reline mandibular partial denture (chairside) 9	
D5750	Reline complete maxillary denture (laboratory) ⁹	
D5751	Reline complete mandibular denture (laboratory) ⁹	No Cost
D5760	Reline maxillary partial denture (laboratory) 9	No Cost
D5761	Reline mandibular partial denture (laboratory)	
D5761	Interim partial denture (maxillary) - limited to initial placement of interim partial denture /stayplate to replace	INU COST
D3620	extracted anterior teeth during healing ⁷	No Cost
D5821	Interim partial denture (mandibular) - limited to initial placement of interim partial denture /stayplate to replace	. 10 003
D002 1	extracted anterior teeth during healing ⁷	No Cost
D5850	Tissue conditioning, maxillary 7,9	
D5851	Tissue conditioning, mandibular ^{7, 9}	No Cost
-	a)	

D5900-D5999		VII. MAXILLOFACIAL PROSTHETICS - Not Covered	
D6000-l	D6199	VIII. IMPLANT SERVICES - Not Covered	
		IX. PROSTHODONTICS, fixed (each retainer and each pontic constitutes a unit in a fixed partial de [bridge])	nture
D6210	Pontic -	cast high noble metal 3, 10	No Cost
D6211	Pontic -	cast predominantly base metal 10	No Cost
D6212	Pontic -	cast noble metal 10	No Cost
D6240	Pontic -	porcelain fused to high noble metal 3, 5, 10	No Cost
D6241	Pontic -	porcelain fused to predominantly base metal 5, 10	No Cost
D6242		porcelain fused to noble metal 5, 10	
D6245	Pontic -	porcelain/ceramic ^{2, 10}	Optional
D6250	Pontic -	resin with high noble metal 3, 5, 10	No Cost
D6251	Pontic -	resin with predominantly base metal 5, 10	No Cost
D6252	Pontic -	resin with noble metal 5, 10	No Cost
D6600	Inlay - p	porcelain/ceramic, two surfaces ^{2, 10}	Optional
D6601	Inlay - p	porcelain/ceramic, three or more surfaces 2, 10	Optional
D6602	Inlay - o	cast high noble metal, two surfaces 3, 10	No Cost
D6603		cast high noble metal, three or more surfaces 3, 10	
D6604		cast predominantly base metal, two surfaces 10	
D6605		cast predominantly base metal, three or more surfaces 10	
D6606		cast noble metal, two surfaces 10	
D6607		cast noble metal, three or more surfaces 10	
D6608		porcelain/ceramic, two surfaces ^{2, 10}	
D6609		porcelain/ceramic, three or more surfaces ^{2, 10}	
D6610		cast high noble metal, two surfaces 3, 10	
D6611	Onlay -	cast high noble metal, three or more surfaces 3, 10	No Cost
D6612		cast predominantly base metal, two surfaces 10	
D6613	Onlay -	cast predominantly base metal, three or more surfaces 10	No Cost
D6614		cast noble metal, two surfaces 10	
D6615	Onlay -	cast noble metal, three or more surfaces 10	No Cost
D6720		- resin with high noble metal 3, 5, 10	
D6721		- resin with predominantly base metal ^{5, 10}	
D6722	Crown -	- resin with noble metal 5, 10	No Cost
		- porcelain/ceramic ^{2, 10}	
D6750	Crown -	- porcelain fused to high noble metal 3, 5, 10	No Cost
D6751	Crown -	porcelain fused to predominantly base metal 5, 10	No Cost
D6752	Crown -	- porcelain fused to noble metal ^{5, 10}	No Cost
D6780	Crown -	- ¾ cast high noble metal ^{3, 10}	No Cost
D6781	Crown -	- ¾ cast predominantly base metal ¹⁰	No Cost
D6782	Crown -	- ¾ cast noble metal 10	No Cost
D6790		- full cast high noble metal 3, 10	
D6791	Crown -	- full cast predominantly base metal ¹⁰	No Cost
D6792	Crown -	- full cast noble metal 10	No Cost
D6930	Receme	ent fixed partial denture	No Cost
D6940		oreaker ¹⁰	
D6980	Fixed p	artial denture repair necessitated by restorative material failure	No Cost
D7000-l		X. ORAL AND MAXILLOFACIAL SURGERY	
		erative and postoperative evaluations and treatment under a local anesthetic.	N- C
D7111		on, coronal remnants - deciduous tooth	
		on, erupted tooth or exposed root (elevation and/or forceps removal)	NO Cost
D7210		I removal of erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of eriosteal flap if indicated	No Cost
D7220	-	al of impacted tooth - soft tissue	
U144U	I VOITIOV	# OF HINDUOLOU LOUR! = JUIL HOJUO	140 0031

D7230	Removal of impacted tooth - partially bony
D7240	Removal of impacted tooth - completely bony
D7241	Removal of impacted tooth - completely bony, with unusual surgical complications
D7250	Surgical removal of residual tooth roots (cutting procedure)
D7251	Coronectomy - intentional partial tooth removal
D7286	Biopsy of oral tissue - soft - does not include pathology laboratory procedures
D7310	Alveoloplasty in conjunction with extractions - four or more teeth or tooth spaces, per quadrant
D7311	Alveoloplasty in conjunction with extractions - one to three teeth or tooth spaces, per quadrant
D7320	Alveoloplasty not in conjunction with extractions - four or more teeth or tooth spaces, per quadrant
D7321	Alveoloplasty not in conjunction with extractions - one to three teeth or tooth spaces, per quadrant
D7471	Removal of lateral exostosis (maxilla or mandible)
D7510	Incision and drainage of abscess - intraoral soft tissue
D7960	Frenulectomy - also known as frenectomy or frenotomy - separate procedure not incidental to another procedure No Cost
D8000-	D8999 XI. ORTHODONTICS
D8070	Comprehensive orthodontic treatment of the transitional dentition - <i>child or adolescent to age 19</i> ¹¹ \$500.00
D8080	Comprehensive orthodontic treatment of the adolescent dentition - adolescent to age 19 11
D8090	Comprehensive orthodontic treatment of the adult dentition - adults, including covered dependent adult
	children 11\$1,600.00
D8660	Pre-orthodontic treatment visit - not to be charged with any other consultation procedure(s) 12
D8680	Orthodontic retention (removal of appliances, construction and placement of retainer(s)) 13
D8999	Unspecified orthodontic procedure, by report - includes the START-UP FEE, which includes initial examination,
	diagnosis, consultation and initial banding\$350.00
D9000-	
D9110	Palliative (emergency) treatment of dental pain - minor procedure
D9211	Regional block anesthesia
D9212	Trigeminal division block anesthesia
D9215	Local anesthesia in conjunction with operative or surgical procedures
D9310	Consultation - diagnostic service provided by dentist or physician other than requesting dentist or physician No Cost
D9430	Office visit for observation (during regularly scheduled hours) - no other services performed
D9440	Office visit - after regularly scheduled hours
D9450	Case presentation, detailed and extensive treatment planning
D9999	Unspecified adjunctive procedure, by report - includes failed appointment without 24 hour notice - per 15 minutes

Description of Benefits and Copayments

Procedures not listed above are not covered, however, may be available at the Contract Dentist's "filed fees."

DeltaCare USA

"Filed fees" means the Contract Dentist's fees on file with Delta Dental. Questions regarding these fees should be directed to Delta Dental's Customer Service department at 800-422-4234.

of appointment time - up to an overall maximum of \$40.00\$10.00

FOOTNOTES

- An amalgam is the benefit.
- Optional is defined as any alternative procedure presented by the Contract Dentist that satisfies the same dental need as a covered procedure, is chosen by the Enrollee, and is subject to the limitations and exclusions of the program. The applicable charge to the Enrollee is the difference between the Contract Dentist's "filed fee" for the Optional procedure and the "filed fee" for the covered procedure, plus any applicable Copayment for the covered procedure. Optional treatment does not apply when alternative choices are benefits. "Filed fees" means the Contract Dentist's fees on file with Delta Dental. Questions regarding the DeltaCare USA program should be directed to Delta Dental's Customer Service department at 800-422-4234.
- Base or noble metal is the benefit. If a crown, pontic, inlay, onlay or indirectly fabricated post and core is made of high noble metal, an additional fee up to \$100.00 per tooth will be charged for the upgrade. This charge also applies to a titanium crown.
- 4 Replacement is subject to a limitation requiring the existing restoration to be 5+ years old.
- Porcelain and other tooth-colored materials on molars are considered a material upgrade with a maximum additional charge to the Enrollee of \$150.00.

DeltaCare USA

- 6 A benefit for permanent teeth only.
- Includes after delivery adjustments and tissue conditioning, if needed, for the first six months after placement, if the Enrollee continues to be eligible and the service is provided at the Contract Dentist's facility where the denture was originally delivered.
- 8 Replacement is subject to a limitation requiring the existing denture to be 5+ years old.
- 9 Limited to 1 per denture during any 12 consecutive months.
- Replacement is subject to a limitation requiring the existing bridge to be 5+ years old.
- Listed Copayment covers up to 24 months of active orthodontic treatment excluding the services listed for D8999 (Start-up fee). Beyond 24 months of active treatment, an additional monthly fee of \$75.00 applies.
- In the event comprehensive orthodontic treatment is not required or is declined by the Enrollee, a fee of \$25.00 will apply.

 The Enrollee is also responsible for any incurred orthodontic diagnostic record fees.
- Includes adjustments and/or office visits up to 24 months. After 24 months, a monthly fee of \$75.00 applies.

SCHEDULE B

Limitations of Benefits

- 1. Full mouth x-rays are limited to one set every 24 consecutive months and include any combination of periapicals, bitewings and/or panoramic film.
- 2. Bitewing x-rays are limited to not more than one series of four films in any six month period.
- 3. Diagnostic casts are limited to aid in diagnosis by the Contract Dentist for covered benefits.
- 4. If a biopsy is preauthorized by Delta Dental for an oral surgeon, then examination of the resulting biopsy specimen is covered under codes D0472, D0473 or D0474 and available at no additional cost.
- Prophylaxis or periodontal maintenance is limited to one procedure each six month period.
- 6. Benefits for sealants include the application of sealants only to permanent first and second molars with no decay, with no restorations and with the occlusal surface intact, for first molars through age nine and second molars through age 15. Benefits for sealants do not include the repair or replacement of a sealant on any tooth within three years of its application.
- 7. A filling is a benefit for the removal of decay, for minor repairs of tooth structure or to replace a lost filling.
- 8. A crown is a benefit when there is insufficient tooth structure to support a filling or to replace an existing crown that is non-functional or non-restorable and meets the five year limitation (Limitation #12).
- 9. A covered metallic inlay, onlay, crown or fixed partial denture (bridge) using base or noble metal is available for listed Copayment(s). If the Enrollee elects to have high noble metal used instead, the maximum additional cost of this material upgrade is \$100.00 per tooth or pontic. For an indirectly fabricated post and core, the benefit is for base or noble metal. If the Enrollee elects to have a high noble metal indirectly fabricated post and core instead, the maximum additional cost of this material upgrade is \$100.00 per tooth.
- 10. For molars, a covered inlay, onlay, crown, or unit of a fixed partial denture (bridge) is metallic without porcelain or other tooth-colored material. If the Enrollee elects to have porcelain, porcelain-fused-to-metal, resin or resin-with-metal used instead, the maximum additional cost for this tooth-colored material upgrade is \$150.00 per molar.
- 11. If a porcelain margin is also chosen by the Enrollee for a covered porcelain-fused-to-metal crown, the maximum additional cost for this laboratory upgrade is \$75.00.
- 12. The replacement of an existing inlay, onlay, crown, fixed partial denture (bridge) or a removable full or partial denture is covered when:
 - a. The existing restoration/bridge/denture is no longer functional and cannot be made functional by repair or adjustment, and
 - b. Either of the following:
 - The existing non-functional restoration/bridge/denture was placed five or more years prior to its replacement, or
 - If an existing partial denture is less than five years old, but must be replaced by a new partial denture due to the loss of a natural tooth, which cannot be replaced by adding another tooth to the existing partial denture.
- 13. A direct or indirect pulp cap is a benefit only on a vital permanent tooth with an open apex or a vital primary tooth.
- 14. With the exception of pulp caps and pulpotomies, endodontic procedures (e.g. root canal therapy, apicoectomy, retrofill, etc.) are only a benefit on a permanent tooth.
- 15. A therapeutic pulpotomy on a permanent tooth is limited to palliative treatment when the Contract Dentist is not performing root canal therapy.
- Periodontal scaling and root planing are limited to four quadrants during any 12 month period.
- 17. Full mouth debridement (gross scale) is limited to one treatment in any 12 month period.
- 18. Coverage for the placement of a fixed partial denture (bridge) or removable partial denture:
 - a. Fixed partial denture (bridge):
 - The sole tooth to be replaced in the arch is an anterior tooth, and the abutment teeth are not periodontally involved, or
 - The new bridge would replace an existing, non-functional bridge utilizing identical abutments and pontics (see Limitation #12) or
 - Each abutment tooth to be crowned meets Limitation #8.
 - b. Removable partial denture:
 - Cast metal (D5213, D5214), one or more teeth are missing in an arch.
 - Resin based (D5211, D5212), one or more teeth are missing in an arch and abutment teeth have extensive periodontal disease (see Limitation #12).

- 19. Relines, tissue conditioning and rebases are limited to one per denture during any 12 consecutive months.
- 20. Interim partial dentures (stayplates), in conjunction with fixed or removable appliances, are limited to:
 - The replacement of extracted anterior teeth for adults during a healing period when the teeth cannot be added to an
 existing partial denture or
 - The replacement of permanent tooth/teeth for children under 16 years of age.
- 21. Retained primary teeth shall be covered as primary teeth.
- 22. Excision of the frenum is a benefit only when it results in limited mobility of the tongue, it causes a large diastema between teeth or it interferes with a prosthetic appliance.
- 23. Benefits provided by a pediatric Dentist are limited to children through age seven following an attempt by the assigned Contract Dentist to treat the child and upon prior authorization by Delta Dental, less applicable Copayments. Exceptions for medical conditions, regardless of age limitation, will be considered on an individual basis.
- 24. In cases of accidental injury, benefits available are described in *Schedule B, Accident Injury Benefit*. Damages to the hard and soft tissues of the oral cavity from normal masticatory (chewing) function, exclusive attrition and normal wear, will be covered as described in *Schedules A, Description of Benefits and Copayments; and B, Limitations and Exclusions of Benefits*.
- 25. Benefits for a soft tissue management program are limited to those parts, which are listed covered services listed on Schedule A. If an Enrollee declines non-covered services within a soft tissue management program, it does not eliminate or alter other covered benefits.
- 26. A new removable partial, complete or immediate denture includes after delivery adjustments and tissue conditioning at no additional cost for the first six months after placement if the Enrollee continues to be eligible and the service is provided at the Contract Dentist's facility where the denture was originally delivered.
- 27. An Optional procedure is defined as any alternative procedure presented by the Contract Dentist that satisfies the same dental need as a covered procedure, is chosen by the Enrollee, and is subject to the limitations and exclusions of the Program. The applicable charge to the Enrollee is the difference between the Contract Dentist's "filed fee" for the Optional procedure and the "filed fee" for the covered procedure, plus any applicable Copayment for the covered procedure.

Exclusions of Benefits

- 1. Any procedure that is not specifically listed under Schedule A, Description of Benefits and Copayments.
- 2. Dental conditions arising out of and due to Enrollee's employment for which Workers' Compensation is paid. Services which are provided to the Enrollee by state government or agency thereof, or are provided without cost to the Enrollee by any municipality, county or other subdivision, except as provided in Section 1373(a) of the California Health and Safety Code.
- 3. All related fees for admission, use, or stays in a hospital, out-patient surgery center, extended care facility, or other similar care facility.
- 4. Loss or theft of full or partial dentures, space maintainers, crowns and fixed partial dentures (bridges).
- 5. Dental expenses incurred in connection with any dental procedures started after termination of eligibility for coverage.
- 6. Dental expenses incurred in connection with any dental procedure started before the Enrollee's eligibility with the DeltaCare USA program. Examples include: teeth prepared for crowns, root canals in progress, orthodontics, unless qualified for the orthodontic treatment in progress provision.
- 7. Congenital malformations (e.g. congenitally missing teeth, supernumerary teeth, enamel and dentinal dysplasias, etc.), except for the treatment of newborn children with congenital defects or birth abnormalities.
- Dispensing of drugs not normally supplied in a dental facility.
- 9. Any procedure that in the professional opinion of the Contract Dentist:
 - has poor prognosis for a successful result and reasonable longevity based on the condition of the tooth or teeth and/or surrounding structures, or
 - b. is inconsistent with generally accepted standards for dentistry.
- 10. Dental services received from any dental facility other than the assigned Contract Dentist including the services of a dental specialist, unless expressly authorized in writing by Delta Dental or as cited under *Emergency Services*. To obtain written authorization, the Enrollee should call Delta Dental's Customer Service department at 800-422-4234.
- 11. Consultations for non-covered benefits.

Limitations and Exclusions of Benefits

- 12. Implant placement or removal, appliances placed on or services associated with implants, including but not limited to prophylaxis and periodontal treatment.
- 13. Porcelain crowns, porcelain fused to metal or resin with metal type crowns and fixed partial dentures (bridges) for children under 16 years of age.
- 14. Restorations placed solely due to cosmetics, abrasions, attrition, erosion, restoring or altering vertical dimension, congenital or developmental malformation of teeth.
- 15. Appliances or restorations necessary to increase vertical dimension, replace or stabilize tooth structure loss by attrition, realignment of teeth, periodontal splinting, gnathologic recordings, equilibration or treatment of disturbances of the temporomandibular joint (TMJ).
- 16. An initial treatment plan which involves the removal and reestablishment of the occlusal contacts of 10 or more teeth with crowns, onlays, fixed partial dentures (bridges), or any combination of these is considered to be full mouth reconstruction under the DeltaCare USA program. Crowns, onlays and fixed partial dentures associated with such a treatment plan are not covered Benefits. This exclusion does not eliminate the benefit for other covered services.
- 17. Precious metal for removable appliances, metallic or permanent soft bases for complete dentures, porcelain denture teeth, precision abutments for removable partials or fixed partial dentures (overlays, implants, and appliances associated therewith) and personalization and characterization of complete and partial dentures.
- 18. Extraction of teeth, when teeth are asymptomatic/non-pathologic (no signs or symptoms of pathology or infection), including but not limited to the removal of third molars and orthodontic extractions.
- 19. Treatment or extraction of primary teeth when exfoliation (normal shedding and loss) is imminent.

Orthodontic Limitations

The DeltaCare USA program provides coverage for orthodontic treatment plans provided through Contract Orthodontists. The start-up fees and the cost to the Enrollee for the treatment plan are listed in *Schedule A, Description of Benefits and Copayments* and subject to the following:

- 1. Orthodontic treatment must be provided by a Contract Orthodontist.
- 2. Benefits cover 24 months of active comprehensive orthodontic treatment. Included is the initial examination, diagnosis, consultation, initial banding, 24 months of active treatment, de-banding and the retention phase of treatment. The retention phase includes the initial construction, placement and adjustment to retainers and office visits for a maximum of two years.
- 3. Treatment plans extending beyond 24 months of active treatment, or 24 months of the retention phase of treatment will be subject to a monthly office visit fee to the Enrollee not to exceed \$75.00 per month.
- 4. Should an Enrollee's coverage be cancelled or terminated for any reason, and at the time of cancellation or termination be receiving any orthodontic treatment, the Enrollee and not Delta Dental will be responsible for payment of any balance due for treatment provided after cancellation or termination. In such a case the Enrollee's payment shall be based on a maximum of \$2,800.00 for covered dependent children to age 19 and \$3,000.00 for covered adults and dependent children to age 23. The amount will be prorated over the number of months to completion of the treatment and, will be payable by the Enrollee on such terms and conditions as are arranged between the Enrollee and the Contract Orthodontist.
- 5. If treatment is not required or the Enrollee chooses not to start treatment after the diagnosis and consultation have been completed by the Contract Orthodontist, the Enrollee will be charged a consultation fee of \$25.00 in addition to diagnostic record fees.
- 6. Three recementations or replacements of a bracket/band on the same tooth or a total of five rebracketings/rebandings on different teeth during the covered course of treatment are benefits. If any additional recementations or replacements of brackets/bands are performed, the Enrollee is responsible for the cost at the Contract Orthodontist's "filed fees."
- 7. Comprehensive orthodontic treatment (Phase II) consists of repositioning all or nearly all of the permanent teeth in an effort to make the Enrollee's occlusion as ideal as possible. This treatment usually requires complete fixed appliances; however, when the Contract Orthodontist deems it suitable, a European or removable appliance therapy may be substituted at the same Copayment amounts as for fixed appliances.
- 8. Orthodontic treatment in progress is limited to new DeltaCare USA Enrollees who, at the time of their original effective date, are in active treatment started under their previous employer sponsored dental plan, as long as they continue to be eligible under the DeltaCare USA Program. Active treatment means tooth movement has begun. Enrollees are responsible for all Copayments and fees subject to the provisions of their prior dental plan. Delta Dental is financially responsible only for amounts unpaid by the prior dental plan for qualifying orthodontic cases.

Orthodontic Exclusions

- Pre-, mid- and post-treatment records which include cephalometric x-rays, tracings, photographs and study models.
- 2. Lost, stolen or broken orthodontic appliances.
- 3. Retreatment of orthodontic cases.
- 4. Changes in treatment necessitated by accident of any kind.
- 5. Initial or continuing orthodontic treatment when such treatment would be inconsistent with generally accepted professional standards.
- 6. Surgical procedures incidental to orthodontic treatment.
- 7. Myofunctional therapy.
- 8. Surgical procedures related to cleft palate, micrognathia or macrognathia.
- Treatment related to temporomandibular joint disturbances.
- 10. Supplemental appliances not routinely used in typical comprehensive orthodontics.
- 11. Restorative work caused by orthodontic treatment.
- 12. Phase I orthodontics, as well as activator appliances and minor treatment for tooth guidance and/or arch expansion. Phase I orthodontics is defined as early treatment including interceptive orthodontia prior to the development of late mixed dentition.
- 13. Extractions solely for the purpose of orthodontics.
- 14. Treatment in progress at inception of eligibility, unless qualified for the orthodontic treatment in progress provision.
- 15. Composite bands, lingual adaptation of orthodontic bands and other specialized or cosmetic alternatives to standard fixed and removable orthodontic appliances.

Accident Injury Benefit

An accidental injury is damage to the hard and soft tissue of the mouth caused directly and independently of all other causes by external forces. Damage to the hard and soft tissue of the mouth from normal chewing function is covered under *Schedule A*, *Description of Benefits and Copayments*.

Delta Dental will pay up to 100 percent of the Contract Dentist's "filed fees," for expenses an Enrollee incurs for an accident injury, less any applicable Copayment(s), up to a Maximum of \$1,600.00 in any 12 month period.

Accident injury benefits include the following procedure in addition to those listed in Schedule A, Description of Benefits and Copayments.

CODE

D7270 Tooth reimplantation and/or stabilization of accidentally evulsed or displaced tooth and/or alveolus - includes splinting and/or stabilization.

Payment of accident injury benefits is subject to Schedule B, Limitations and Exclusions of Benefits, in addition to the following provisions:

MAXIMUM

Accident injury benefits will be provided for each Enrollee up to a maximum of \$1,600.00 in any 12 month period.

LIMITATION

Accident injury benefits are limited to services provided as a result of an accident which occurred (a) while the Enrollee was covered under the DeltaCare USA program, or (b) while the Enrollee was covered under another DeltaCare USA program, and if the benefits for the expenses incurred would have been paid if the Enrollee had remained covered under that program.

EXCLUSIONS

In addition to *Schedule B*, limitations #13, #15, #20, #21 and #24 and exclusions #1-9, #11-15 and #18-20, the following exclusions apply:

Prophylaxis.

Limitations and Exclusions of Benefits

- 2. Extra-oral grafts (grafting of tissues from outside the mouth to oral tissue).
- 3. Replacement of existing restorations due to decay.
- 4. Orthodontic services (treatment of malalignment of teeth and/or jaws).
- 5. Replacement of existing restorations, crowns, bridges, dentures and other dental or orthodontic appliances damaged by accident injury.

"Filed fees" means the Contract Dentist's fees on file with Delta Dental. Questions regarding these fees should be directed to Delta Dental's Customer Service department at 800-422-4234.

SmileWay® Wellness Program

Find all of our dental health resources, including a risk assessment tool, articles, videos and a free e-newsletter subscription, at: mysmileway.com.

DeltaCare USA Customer Service

800-422-4234

NOTE: THIS IS ONLY A BRIEF SUMMARY OF THE PLAN.

The Group Dental Service Contract must be consulted to determine the exact terms and conditions of coverage. An Evidence of Coverage will be sent to you upon enrollment. If you wish to review an Evidence of Coverage prior to enrollment, you may request a copy by calling Customer Service at 800-422-4234.

In California, DeltaCare USA is underwritten by Delta Dental of California and administered by Delta Dental Insurance Company. These companies are financially responsible for their own products.

Customer Service

800-422-4234 Monday through Friday 5 a.m. to 6 p.m., Pacific time

Provided by:

Delta Dental of California 17871 Park Plaza Drive, Suite 200 Cerritos, CA 90703

Administered by: **Delta Dental Insurance Company**P.O. Box 1803

Alpharetta, GA 30023

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