

# Dental Benefits



## Delta Dental Insurance Company

- Delta Dental High PPO
- Delta Dental Low PPO
- Delta Care USA (prepaid plan)

**DeltaCare USA** will require the selection of a primary care dentist (or one will be assigned to you by Delta Dental). This plan offers services based on set copayments, with no annual deductible or maximums for covered services.

**Delta Dental PPO Plans** allow you to see any dentist although you will most likely experience less out-of-pocket cost by selecting a dentist participating in the PPO Program.

Delta Dental offers both the Delta Dental PPO and Delta Dental Premier Networks. By selecting the Delta Dental PPO network, you will usually achieve greater savings, due to lower negotiated fees. Additionally in this plan you do have the option of using a dentist not participating with Delta Dental; however you will need to file paper claims and usually it will incur higher out of pocket costs.

## New Benefit

### Diagnostic & Preventive Maximum Waiver

Your plan includes the D&P Maximum Waiver benefit, allowing you to obtain diagnostic and preventive dental services without those costs applying to the plan year maximum. This benefit promotes good oral health and may reduce the need for more expensive, restorative dental services that can result from undetected oral or related health problems.

### \*Who's Eligible

Primary enrolled employee, spouse, eligible dependent children to age 26.

We do encourage you to have your dentist submit a preauthorization request for a treatment plan that will cost more than \$300. This will ensure that any of the procedures your dentist suggests are, in fact, covered benefits. It also gives you a chance to find out beforehand what your out-of-pocket expenses will be.

### On specialists and second opinions

*Specialists.* The DMO is a "direct referral" plan. This means your general dentist will refer you to a contracted specialist in your area.

*Pediatric Dentists.* For this plan children can see a pediatric dentist through the age of seven.

*Second Opinions.* Just let DeltaCare know that you would like another clinical opinion and they will provide the name of a dentist for you to see.

### For more information

Go to the Employee Benefits Department website and follow the links to Delta Dental. To locate an in-network provider please visit [www.deltadentalins.com](http://www.deltadentalins.com).



District School Board of Pasco County

EFFECTIVE DATE: 1/01/2015

Who's Eligible: Primary enrollee, spouse, eligible dependent children to age 26	High PPO Plan		Low PPO Plan		DeltaCare - Prepaid Plan
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
Dental Network	PPO	Premier/MPA	PPO	PPO	14A
Dental Networks - Payment Basis					
Plan Year Maximum	\$1,500 per covered member		\$1,000 per covered member		No Plan Year Max for covered members
Deductible (Per Member/Per Family) Per Calendar Year	\$75/\$225	\$75/\$225	\$75/\$225	\$75/\$225	Office Visit \$0 copay
Diagnostic & Preventive Svc (D&P)	100%	100%	100%	60%	D&P \$0 - \$70 copay
Deductible Waived for D&P	Yes	Yes	Yes	Yes	N/A
Basic Service	80%	80%	80%	50%	DeltaCare Schedule A
Major Services	50%	50%	50%	40%	DeltaCare Schedule A
Orthodontics - 3 Treatment Levels (applies to DHMO only)	50%		Not covered		\$1900 Child \$2100 Adult
Lifetime Ortho Max	\$1,000		Not covered		N/A
Coverage Eligibility	Child & Adult		Not covered		Child & Adult
Simple Extractions	Basic	Basic	Basic	Basic	
Complex Oral Surgery	Basic	Basic	Basic	Basic	
Endodontics (Root Canal)	Basic	Basic	Basic	Basic	DeltaCare Schedule A
Periodontics (Gum Disease)	Basic	Basic	Basic	Basic	
Crowns, Bridges, Inlays, Onlays	Major	Major	Major	Major	
Implants	Major	Major	Not covered		Not covered