## **A DELTA DENTAL**<sup>®</sup>



University System of Georgia **Benefits** *Centered on You*.

# When you Smile, We Smile

# Better Together

## Delta Dental PPO™

## Two great dental options to choose from

### 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.
- You don't need an ID card to check in.
- We'll coordinate dual coverage.



## Delta Dental PPO

The Delta Dental Difference®



Ask your dentist if they are a "contracted" Delta Dental dentist. All dentists will accept Delta Dental; however, "non-contracted" dentists can balance bill and unbundle services. When you stay in-network, you won't get charged more than your expected share of the bill. If you can't find a PPO dentist, Delta Dental Premier dentists offer the next best opportunity to save. You have freedom of choice and can visit any licensed dentist, but you won't see savings when you step out of network.



## PPO Benefit Highlight Sheet

### www.deltadentalins.com/usg

### 800-471-4214

2023 Benefit Change impacted extractions are covered. Stay in network and ask the dentist to submit a Pre-Estimate to Delta Dental to capture all the dental codes associated with the treatment.

Eligibility	For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).			
Deductibles	\$50 per person / \$150 per family each calendar year			
Deductibles waived for diagnostic & preventive (D & P) and orthodontics, if applicable?	Yes			
Maximums	Base Plan: \$1,000 per person each calendar year High Plan: \$1,500 per person each calendar year			
D&P counts toward maximum?	No			
Waiting period	Basic services None	Major services None	Prosthodontics None	Orthodontics None

	Base Plan			High Plan		
Benefits and covered services*	Delta Dental PPO dentist**	Delta Dental Premier dentist**	Non- Delta Dental dentist**	Delta Dental PPO dentist**	Delta Dental Premier dentist**	Non- Delta Dental dentist**
Diagnostic & preventive services (D&P) Exams, cleanings, x-rays and sealants	100%	100%	100%	100%	100%	100%
Basic services Fillings and simple extractions	80%	80%	80%	80%	80%	80%
Endodontics (root canals)	50%	50%	50%	80%	80%	80%
Periodontics (gum treatment)	50%	50%	50%	80%	80%	80%
Oral surgery (wisdom teeth)	50%	50%	50%	80%	80%	80%
Major services Crowns, inlays, onlays and cast restorations	50%	50%	50%	80%	80%	80%
Prosthodontics Bridges, dentures and implants	50%	50%	50%	80%	80%	80%
Orthodontic benefits Adults and dependent children	0%	<mark>0%</mark>	<mark>0%</mark>	80%	80%	80%
Orthodontic maximums	N/A	N/A	N/A	\$1,000 lifetime	\$1,000 lifetime	\$1,000 lifetime

 Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

\*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

# Claims Example

Find a network dentist at deltadentalins.com/USG.

### You pay less for a crown with PPO<sup>2</sup>

	Base Plan			High Plan			
	Delta Dental PPO dentist	Delta Dental Premier <sup>®</sup> dentist	Non-Delta Dental dentist	Delta Dental PPO dentist	Delta Dental Premier® dentist	Non-Delta Dental dentist	
Dentist charges	\$1,432	\$1,432	\$1,432	\$1,432	\$1,432	\$1,432	
Dentist accepts as full payment	\$710	\$1,010	\$1,200	\$710	\$1,010	\$1,200	
Your plan pays	\$355	\$505	\$600	\$568	\$808	\$960	
Coinsurance	50%	50%	50%	80%	80%	80%	
You pay	\$355	\$505	\$832 (\$600 + \$232 balance bill)	\$142	\$202	\$472 (\$240 + \$232 balance bill)	
You save the <i>most</i> with							

Delta Dental PPO

Don't skip your cleanings and exams

### Maxed Out?

No worries. Your diagnostic and preventive care doesn't count against your annual maximum.

### Diagnostic & Preventive Maximum Waiver Feature

## Emergency coverage

Visit any licensed dentist worldwide and receive benefits

Submit a claim for reimbursement





### Pre-treatment estimate

It's easy to plan for dental expenses





## Cost Estimator

Budget for dental expenses with personalized estimates

**Personalized.** Estimates are based on your benefits, including maximums and deductibles.

**Insightful.** Compare the cost of the same procedure at different dentists.

**Economical.** See how choosing an in-network dentist can help you save.





## Check out your microsite deltadentalins.com/usg





- 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 emagazine.



# Sign up for an online account <a href="https://www.deltadentalins.com/usg">www.deltadentalins.com/usg</a> - Access your specific plan information

### Create an account

- 1. Visit deltadentalins.com/usg.
- 2. Click Register Today.
- 3. Register by providing your information and enrollee ID.



- Check your plan details: eligibility, covered services and level of benefits
- Find an in-network dentist for your plan
- View or print your ID card
- Submit questions to Customer Service
- Get an email alert every time a new document is available and reduce paper
- Look up claim statements for recent dental visits and download explanations of benefits in PDF format



# Finding a network dentist for your plan deltadentalins.com/usg

### Find a dentist

Looking for a dentist? Find the one that's right for you.

Enter address, city or ZIP code	
etwork*	
Select a network	~
Find a dentist	

Please note: Clicking the Find a dentist button will take you to the main Delta Dental website, <u>deltadentalins.com</u>. You may find information on our main site that is not specific to your plan and benefits.

### Select a Network

### PPO Plan $\rightarrow$ Delta Dental PPO

### Stay in network to save

Visit a dentist in the PPO<sup>1</sup> network to maximize your savings.<sup>2</sup> These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>3</sup> Find a PPO dentist at **deltadentalins.com**.

If you can't find a PPO dentist, consider a Delta Dental Premier<sup>®</sup> dentist. These dentists have agreed to set fees and offer another opportunity to save.



### Find a dentist

- Visit deltadentalins.com/usg and locate the Find a Dentist tool to the right of the page.
- 2. Enter your ZIP code and select your dental network from the drop-down menu.
- 3. Click **Search** and refine your search by distance, specialty, languages spoken or extended office hours.
- 4. View dentists' patient ratings and reviews of dental care from Yelp in making a selection.





## Go mobile

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



### What can you do with the app?

Find a	Coverage	Electronic	Cost
dentist	details	ID card	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.



## Dedicated Customer Service by Plan

Get help by phone or online

Customer Service: 800-471-4214

Speak to a Customer Service representative Monday through Friday, 8 am to 8 pm EST

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

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



# Two tools that make it easier to see a dentist

Virtual Dentistry does **not** apply to annual visit limitations

### Toothpic

- An easy-to-use, photo-based platform
- Get answers from a Delta Dental dentist in less than 24 hours
- Ideal for a quick exam or diagnostic report

### deltadental.toothpic.com

### **Virtual Consult**

- Schedule a live video consultation, any time and anywhere, with a Delta Dental dentist
- Ideal for urgent needs or appointments outside of normal office hours

### deltadentalvirtualconsult.com





# BrushSmart™

A free oral wellness program exclusively for Delta Dental members under both plans



### Members that sign up receive:





Immediate access to special offers Unlimited discount redemption



Wellness education and resources

Sign up is simple. Visit **BrushSmart.org** 



## Access hearing aid and LASIK discounts

Now available to all members under both plans



Amplifon Hearing Health Care

62% average savings off retail hearing aid pricing & 888-779-1429

QualSight

40-50% off traditional LASIK eye surgery 855-248-2020



# Thanks for your time

We're pleased to take your questions