DeltaCare® USA

Delta Dental Individual & Family™

DeltaCare USA Basic Plan for Families

Dental benefits that are affordable and easy to understand

Get dental care right away with DeltaCare USA

Is a DeltaCare USA plan right for me?

With easy-to-understand set costs and affordable pricing, DeltaCare USA is great for budget-conscious people. DeltaCare USA plans feature:

- Set costs (also known as copayments) for covered dental services
- No waiting periods on any covered procedures, even major services
- Low or no copays for diagnostic and preventive care

To use your plan, you'll need to see your chosen DeltaCare USA dentist. But don't worry! If you need emergency dental care, even when you're away from home, you'll be covered by an emergency services provision.¹

Underwriter Delta Dental of New York, Inc. 575 Madison Ave. New York, NY 10022 Claims and Correspondence P.O. Box 1803 Alpharetta, GA 30023 Customer Service 888-857-0337 deltadentalins.com

¹ Please consult the plan policy for a description of plan benefits, limitations and exclusions. <u>View the full copayment</u> <u>schedule</u>, plus limitations and exclusions or call **888-857-0337**.

Delta Dental Insurance Company acts as the DeltaCare USA administrator in all states.

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How does DeltaCare USA work?

If you're familiar with HMO-style insurance plans, you'll find DeltaCare USA easy to understand.

When you visit your chosen DeltaCare USA dentist for care, you'll just pay the copayments listed in your plan documents for any covered services you receive. Because there are no waiting periods or deductibles (minimum amounts you must pay before your plan will begin helping with your costs), you can make the most of your benefits the first day your coverage begins.

You won't need an ID card to get care. Just give your information to your dentist and they can find your coverage.

Delta Dental Insurance Company provides benefits as a Prepaid Limited Health Services Organization as described in Chapter 636 of the Florida Statutes.



Important tips

- Always visit your chosen DeltaCare USA primary care dentist for care. It's easy to change your dentist anytime online or by phone.²
- Find a DeltaCare USA dentist near you with <u>Find a Dentist search</u>. Browse the built-in Yelp[®] and DentaQual[®] ratings to help you find a dentist you'll love.
- Review the plan highlights on the next page to see the copayments for the most common covered services. You can also <u>view the full copayment schedule</u> or <u>the Health Care Exchange (Marketplace) plans page</u> for more information.

Read your policy carefully. This brochure provides a brief description of the important features of your policy. This is not the insurance policy and only the policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is therefore important that you read your policy carefully.

If you are not satisfied with the policy for any reason, you may return the Policy within 10 days after you receive it. Mail or deliver it to Delta Dental Insurance Company. Any premium paid will be refunded. The policy will then be void from its start.

² Changes received between the first and 15th of the month are effective immediately. Changes received on the 16th through the end of the month will be effective on the first of the next month.

Plan Highlights — Pediatric Enrollees (up to age 19)

Pediatric Dental Care Essential Health Benefit	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing
Deductibles and Maximums		
Deductible	None	Non-Participating
Out-of-Pocket Maximum After this amount is reached, the plan pays 100% of the remaining covered services for that plan year.	\$400 one pediatric enrollee \$800 two or more pediatric enrollees	Provider services are not Covered except as required for Emergency Dental Care described in the Pediatric Dental Care section of this Policy

Sample of Covered Services²

Procedure Code	Description ³	Copayment Amount ¹	
Pediatric Dental Care Essential Health Benefit and Care		Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing
Diagnostic	and Preventive Services		
D0999	Office visit	\$25	
D0120	Periodic oral exam — established patient	No cost	
D0150	Comprehensive oral evaluation — new or established patient	No cost	
D0210	Complete series of x-rays	\$25	
D0220	Periapical x-ray of tooth's root	No cost	Non-Participating
D0230	Periapical x-ray of tooth's root, each additional image	No cost	Provider Services Are Not covered
D0272	Bitewing x-rays (2 images)	No cost	and You Pay the Full Cost
D0274	Bitewing x-rays (4 images)	No cost	
D0330	Panoramic x-ray	\$25	
D1110	Prophylaxis (cleaning) — adult	\$15	
D1120	Prophylaxis (cleaning) — child	\$15	
D1208	Fluoride treatment	\$15	
D1351	Sealant — per tooth	\$15	

Procedure Code	Description ³	Copayment Amount ¹		
Pediatric Dental Care Essential Health Benefit and Care		Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	
Basic Servi	ces			
D2140	Amalgam (silver-colored) filling, 1 surface	\$60		
D2150	Amalgam (silver-colored) filling, 2 surfaces	\$85		
D2160	Amalgam (silver-colored) filling, 3 surfaces	\$110		
D2330	Resin (tooth-colored) filling, front tooth, 1 surface	\$90	Non-Participating	
D2331	Resin (tooth-colored) filling, front tooth, 2 surfaces	\$100	Provider Services Are Not covered and You Pay the	
D2332	Resin (tooth-colored) filling, front tooth, 3 surfaces	\$110	Full Cost	
D2391	Resin (tooth-colored) filling, back tooth, 1 surface	\$90		
D2392	Resin (tooth-colored) filling, back tooth, 2 surfaces	\$110		
D2393	Resin (tooth-colored) filling, back tooth, 3 surfaces	\$140		
Endodontio	CS			
D3310	Root canal, front tooth	\$350	Non-Participating Provider Services	
D3320	Root canal, premolar tooth	\$350	Are Not covered	
D3330	Root canal, molar tooth	\$350	and You Pay the Full Cost	
Periodontic	CS CS			
D4341	Periodontal scaling and root planing — four or more teeth per quadrant	\$105	Non-Participating Provider Services Are Not covered and You Pay the Full Cost	
D4910	Periodontal maintenance	\$55		
Oral Surge	Y	ı 	·	
D7140	Extraction (removal) of a fully exposed tooth	\$85	Non-Participating	
D7210	Extraction of erupted (exposed) tooth	\$165	Provider Services Are Not covered and You Pay the Full Cost	
D7240	Extraction of fully impacted tooth, completely bony	\$280		

Procedure Code	Description ³	Copayment Amount ¹		
Pediatric Dental Care Essential Health Benefit and Care		Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	
Major Servi	ces			
D2750	Crown, porcelain and precious metal	\$350		
D2790	Crown, precious metal	\$350	Non-Participating Provider Services Are Not covered and You Pay the Full Cost	
D5110	Full upper denture	\$350		
D6240	Bridge pontic, porcelain and precious metal	\$350		
D6750	Bridge crown, porcelain and precious metal	\$350	T un Cost	
Orthodonti	cs			
D8080	Pediatric services ⁴	\$35O ⁴	Non-Participating Provider Services Are Not covered and You Pay the Full Cost	
D8090	Adult services	\$350⁴		

¹ Featured benefits represent the most frequently used services covered under your plan; other services are also covered. After enrollment, DeltaCare USA will make available a complete list of covered services and copayments, along with any limitations and exclusions that apply. If applicable, service areas are detailed in the limitations and exclusions.

² Copayments and procedure descriptions referenced above are intended to clarify the delivery of benefits under the DeltaCare USA plan. They are not to be interpreted as CDT-2022 descriptors or nomenclature, which are under copyright by the American Dental Association.

³ A copayment is the amount the enrollee pays for covered services at the time of treatment.

⁴ Orthodontic Services for Pediatric Enrollees must meet medical necessity as determined by a dentist.

Plan Highlights — Adult Enrollees (age 19 and older)

Adult Dental Care	Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing
Deductibles and Maximums		
Deductible	None	
Out-of-Pocket Maximum After this amount is reached, the plan pays 100% of the remaining covered services for that calendar year.	None	Non-Participating Provider Services Are Not covered and You Pay the Full Cost

Sample of Covered Services²

Procedure Code	Description ³	Copaymer	nt Amount ¹
Adult Dental Care		Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing
Diagnostic	and Preventive Services		
D0999	Office visit	\$20	
D0120	Periodic oral exam — established patient	\$5	
D0150	Comprehensive oral evaluation — new or established patient	\$5	
D0210	Complete series of x-rays	\$20	Non-Participating
D0220	Periapical x-ray of tooth's root	\$5	Provider Services
D0230	Periapical x-ray of tooth's root, each additional image	\$5	Are Not covered and You Pay the Full Cost
D0272	Bitewing x-rays (2 images)	\$5	
D0274	Bitewing x-rays (4 images)	\$5	
D0330	Panoramic x-ray	\$20	
D1110	Prophylaxis (cleaning) — adult	\$15	
D1208	Fluoride treatment	\$15	

Procedure Code	Description ³	Copayment Amount ¹		
Adult Dental Care		Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing	
Basic Servi	ces			
D2140	Amalgam (silver-colored) filling, 1 surface	\$55		
D2150	Amalgam (silver-colored) filling, 2 surfaces	\$75		
D2160	Amalgam (silver-colored) filling, 3 surfaces	\$100		
D2330	Resin (tooth-colored) filling, front tooth, 1 surface	\$80	Non-Participating	
D2331	Resin (tooth-colored) filling, front tooth, 2 surfaces	\$90	Provider Services Are Not covered and You Pay the	
D2332	Resin (tooth-colored) filling, front tooth, 3 surfaces	\$100	Full Cost	
D2391	Resin (tooth-colored) filling, back tooth, 1 surface	\$80		
D2392	Resin (tooth-colored) filling, back tooth, 2 surfaces	\$100		
D2393	Resin (tooth-colored) filling, back tooth, 3 surfaces	\$130		
Endodontio	CS			
D3310	Root canal, front tooth	\$280	Non-Participating	
D3320	Root canal, premolar tooth	\$340	Provider Services Are Not covered and You Pay the	
D3330	Root canal, molar tooth	\$350	Full Cost	
Periodontio	CS			
D4341	Periodontal scaling and root planing — four or more teeth per quadrant	\$105	Non-Participating Provider Services	
D4910	Periodontal maintenance	\$55	Are Not covered and You Pay the Full Cost	
Oral Surger	· · · · · · · · · · · · · · · · · · ·			
D7140	Extraction (removal) of a fully exposed tooth	\$75	Non-Participating	
D7210	Extraction of erupted (exposed) tooth	\$165	Provider Services Are Not covered	
D7240	Extraction of fully impacted tooth, completely bony	\$235	and You Pay the Full Cost	

Procedure Code	Description ³	Copayment Amount ¹	
Adult Dental Care		Participating Provider Member Responsibility for Cost-Sharing	Non-Participating Provider Member Responsibility for Cost-Sharing
Major Servi	ces		
D2750	Crown, porcelain and precious metal	\$350	
D2790	Crown, precious metal	\$350	Non-Participating Provider Services Are Not covered and You Pay the Full Cost
D5110	Full upper denture	\$350	
D6240	Bridge pontic, porcelain and precious metal	\$350	
D6750	Bridge crown, porcelain and precious metal	\$350	T un Cost
Orthodonti	cs		
D8090	Adult services	\$3250	Non-Participating Provider Services Are Not covered and You Pay the Full Cost

¹ Featured benefits represent the most frequently used services covered under your plan; other services are also covered. After enrollment, DeltaCare USA will make available a complete list of covered services and copayments, along with any limitations and exclusions that apply. If applicable, service areas are detailed in the limitations and exclusions.

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³ A copayment is the amount the enrollee pays for covered services at the time of treatment.

Services Areas

Coverage is available in the following counties in New York:

Cayuga	Nassau	Rensselaer	Westchester
Cortland	New York	Rockland	
Genesee	Oswego	Suffolk	
Kings	Queens	Tompkins	

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您能自行閱讀本文件嗎?如果不能,我們可請人幫助您閱讀。您還可以請人以您的語言撰寫本文件。如需免費幫助,請致電 888-857-0337 (TTY: 711)。(Chinese)

Bạn có đọc được tài liệu này không? Nếu không, chúng tôi sẽ cử một ai đó giúp bạn đọc. Bạn cũng có thể nhận được tài liệu này viết bằng ngôn ngữ của bạn. Để nhận được trợ giúp miễn phí, vui lòng gọi 888-857-0337 (TTY: 711). (Vietnamese)

이 문서를 읽으실 수 있습니까? 읽으실 수 없으면 다른 사람이 대신 읽어드릴 수 있습니다. 한국어로 번역된 문서를 받으실 수도 있습니다. 무료로 도움을 받기를 원하시면 888-857-0337 (TTY: 711)번으로 연락하십시오. (Korean)

Nababasa mo ba ang dokumentong ito? Kung hindi, may tao kaming makakatulong sa iyong basahin ito. Maaari mo ring makuha ang dokumentong ito nang nakasulat sa iyong wika. Para sa libreng tulong, pakitawagan ang 888-857-0337 (TTY: 711). (Tagalog)

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צי קענט איר לײענען דעם דאָזיקן דאָקומנעט? אױב ניט,עמעצער דאָ קען אײַך העלפֿן אים צו לײענען. עס איז אױך מעגלעך, אַז איר קענט באַקומען דעם דאָזיקן דאָקומענט אין אײַער שפּראַך. פֿאָר אומזיסטע הילף קענט איר אָנקלינגען אָט די דאָזיקע נומער: 888-857-0337 ס'איז דאָ אַ נומער פֿאַר מענטשען, וואָס הערן ניט: 711 (Yiddish)

Díísh yíníłta'go bííníghah? Doo bííníghahgóó éí nich'į' yídóołtahígíí nihee hólǫ. Díí naaltsoos t'áá Diné bizaad k'ehjí ályaago ałdó' nich'į' ádoolnįį́łgo bíighah. T'áá jíík'e shíká i'doolwoł nínízingo kojį' béésh holdiílnih 888-857-0337 (TTY: 711) (Navajo)