



ABOUT DELTA DENTAL PREMIER

The Delta Dental Premier plan allows you to:

- ◆ Visit any licensed dentist of your choice
- ◆ Change dentists at any time
- ◆ Go to a dental specialist of your choice
- ◆ Receive dental care anywhere in the world

Under the Delta Dental Premier plan, you may visit any licensed dentist you wish. More than 23,600 dental locations in California – 91% of all dental locations statewide – are Delta dentists. There are several advantages to choosing a Delta dentist:

DELTA DENTIST	NON-DELTA DENTIST
Claim forms are completed and submitted for you at no charge.	You may have to complete and submit your own claim forms or pay a service fee.
Your dentist has agreed to abide by our determination of the allowed fee – you're responsible only for the patient share.*	You are responsible for the difference if your dentist charges more than our allowed fees.
You may be charged only the patient share* at the time of treatment, not Delta Dental's portion.	You may have to pay the entire bill at the time of treatment and wait for reimbursement.

* "Patient share" is the copayment, any deductible and any amount over the annual maximum. Some services may not be covered; please refer to your Evidence of Coverage. Some examples of services not covered are cosmetic dentistry, experimental procedures and services to correct congenital malformations.

DELTA DENTAL PREMIER IS EASY TO USE

Delta Dental Premier is a fee-for-service plan with freedom to choose any licensed dentist. The plan pays a percentage for covered services; you may be charged only what we determine is the "patient share."*

To use the plan, just call the dental office of your choice and make an appointment. During your first appointment, give your dentist your group number, which is at the top of this page, and the primary enrollee's social security number.

For a list of Delta dentists in your area, search the dentist directory on our web site at www.deltadentalca.org or call our toll-free automated telephone service at (800) 4-AREA-DR (800-427-3237). You can also check with your benefits administrator, who has a complete list of Delta dentists.

Visit our web site to view your eligibility and benefits or print your own ID card. (Note: You do not need an ID card to verify coverage, make an appointment or receive treatment.) You also can have eligibility information faxed to you by calling toll-free to speak with a team specialist especially trained to serve school district employees: (866) 499-3001.

Delta Dental of California offers you what no other dental plan can – The Delta Difference®. Here's what makes us unique:

- ◆ *Determination of fees.* Delta dentists agree to our determination of fees.
- ◆ *Copayments are guaranteed.* Delta dentists charge you only what we determine to be your share of the treatment cost. If your share is 20 percent, you pay 20 percent of the Delta-allowed fee – and no more.
- ◆ *We require professional treatment standards.* Delta dentists must meet professional standards for hygiene, radiation safety and other areas related to quality care.

These are just a few of the reasons that one in three Californians count on Delta Dental for dental care benefits.

PRINCIPAL BENEFITS AND COVERED SERVICES*

Under this plan, Delta Dental pays 70% of the allowed fees for covered diagnostic, preventive, basic, cast and crown benefits during the first year you are eligible. This percentage will increase 10% each year (to a maximum of 100%) for each enrollee, provided that person visits the dentist at least once during the year. If an enrollee does not use the plan during a calendar year, the percentage remains at the level reached the previous year. If an enrollee becomes ineligible for benefits and later regains eligibility, the percentage will drop back to 70%.

WHO'S COVERED	Primary enrollee and spouse as well as dependent children to age 24
BENEFIT MAXIMUM	The maximum benefit paid per calendar year is \$1,200 per person.
DIAGNOSTIC AND PREVENTIVE BENEFITS* — oral examinations, cleanings, x-rays, examinations of tissue biopsy, fluoride treatment, space maintainers, specialist consultations	70% - 100% of Delta dentist's allowed fee
BASIC BENEFITS* — oral surgery (extractions), tissue removal (biopsy), fillings, root canals, periodontic (gum) treatment, sealants	70% - 100% of Delta dentist's allowed fee
CROWNS, JACKETS AND OTHER CAST RESTORATIONS*	70% - 100% of Delta dentist's allowed fee
PROSTHODONTIC BENEFITS* — bridges, partial dentures, full dentures	50% of Delta dentist's allowed fee
DENTAL ACCIDENT BENEFITS*	100% of Delta dentist's allowed fee separate \$1,000 maximum per person per calendar year)

**Please refer to your Evidence of Coverage for limitations on these benefits. Some examples of limitations on services are the number of cleanings and oral exams covered in a calendar year, and time limitations on filling and crown replacements. Note: Delta dentists are paid on a different fee base than non-Delta dentists. This may result in higher out-of-pocket costs to you when you visit a non-Delta dentist.*

SERVICES THAT ARE NOT COVERED

Although your plan covers many of the most commonly needed services, some services are not covered. If you are unsure whether a particular procedure is covered, or how much of it is paid for by your plan, check with Delta Dental before proceeding.

The following are *not* covered by the plan:

- ◆ Services for injuries or conditions that are covered under Workers' Compensation or Employer's Liability Laws
- ◆ Cosmetic surgery or dentistry or services to correct congenital malformation
- ◆ Experimental procedures
- ◆ Therapeutic drugs, premedication or pain relievers
- ◆ Hospital costs or extra charges for hospital treatment
- ◆ Anesthesia (except for general anesthesia for oral surgery)
- ◆ Extra-oral grafts, implants and implant removal
- ◆ Treatment related to the temporomandibular joint (TMJ)
- ◆ Orthodontic treatment

The preceding information is not intended for use as a summary plan description, nor is it designed to serve as an Evidence of Coverage for the plan.

This Delta Dental Premier plan is administered by Delta Dental of California. If you have specific questions regarding benefit structure, limitations or exclusions, consult the Evidence of Coverage or contact our Customer Service department.



P.O. Box 997330
Sacramento, California 95899-7330

For customer service:
(866) 499-3001

For automated or faxed eligibility/benefits information:
(866) 499-3001

For online eligibility/benefits information:
www.deltadentalca.org

For a list of Delta dentists:
(800) 4-AREA-DR (800-427-3237) or
www.deltadentalca.org