DeltaCare® USA

Keep Smiling



Plan Year 2022 Benefits Highlight

The DeltaCare® USA dental plan is available to State of Texas agency and higher education employees, retirees and their eligible family members. Contact your benefits coordinator or Employees Retirement System of Texas (ERS) for more information on how to enroll in this plan.

Dental benefits made easy!

When you enroll in a DeltaCare USA¹ DHMO plan, you will need to choose a primary care dentist (PCD) from our network of carefully screened, private practice dentists. You must visit your PCD to receive benefits.² You can change your PCD at any time.

We make it easy for you — there are no claim forms to complete, and no plan ID card is required to receive treatment.

Find a network dentist near you

Use our convenient **Find a DeltaCare USA dentist** tool at <u>www.ERSdentalplans.com</u>.

- · Find a dentist near your home or office
- Narrow your search by location, specialty, languages spoken — and more

Know your costs

You'll have access to your copayments and your out-ofpocket costs before treatment begins.

- There are no deductibles or maximums for covered services.
- At the time of treatment, you only pay your copay.³
- There are no restrictions on pre-existing conditions.
- You have access to specialty care and out-of-area emergency care.

If you require treatment from a specialist, your PCD will coordinate specialty care for you. You must have a designated PCD to receive benefits.

We make it easy for you! Select a DeltaCare USA dentist Schedule an appointment Receive dental care Receive dental care Pay only your share to dentist





Sample of Covered Services*

Eligibility

Primary member, spouse (as defined by law), eligible dependent children up to age **26**.

Group No: **79140**

If you make dental Summer Enrollment changes, your coverage will change on September 1, 2021. If you make dental Fall Enrollment changes, your coverage will change on January 1, 2022

Copayments for common procedures**

Diagnostic & Preventive Services (D&P)	Procedure code**	Copayment amount
Periodic oral exam — established patient	D0120	\$0
Comprehensive oral evaluation — new or established patient	D0150	\$0
Periapical x-ray of tooth's root	D0220	\$0
Periapical x-ray of tooth's root, each additional image	D0230	\$0
Bitewing x-rays (4 images)	D0274	\$0
Prophylaxis (cleaning) — adult	D1110	\$12
Prophylaxis (cleaning) — child	D1120	\$12
Sealant — per tooth	D1351	\$10

Restorative	Procedure code**	Copayment amount
Amalgam (silver-colored) filling, 1 surface	D2140	\$22
Resin (tooth-colored) filling, front tooth, 1 surface	D2330	\$27
Resin (tooth-colored) filling, back tooth, 1 surface	D2391	\$47
Crown — porcelain and precious metal	D2750	\$410
Crown — precious metal	D2790	\$410
Post and core in addition to crown	D2952	\$62

Endodontics	Procedure code**	Copayment amount
Root canal, front tooth	D3310	\$170
Root canal, premolar tooth	D3320	\$190
Root canal, molar tooth	D3330	\$250

Periodontics	Procedure code**	Copayment amount
Periodontal surgery, per quadrant	D4260	\$220
Periodontal scaling and root planing — 4 or more teeth per quadrant	D4341	\$50
Periodontal maintenance	D4910	\$37

Prosthodontics	Procedure code**	Copayment amount
Full upper denture	D5110	\$490
Partial upper denture — cast metal framework with resin denture bases (with clasps, rests and teeth)	D5213	\$578

Oral surgery	Procedure code**	Copayment amount
Extraction of a fully exposed tooth	D7140	\$28
Extraction of a fully impacted tooth, completely bony)	D7240	\$115

Orthodontics	Procedure code**	Copayment amount
Comprehensive orthodontic treatment, child or adolescent	D8070	\$1,800***
Comprehensive orthodontic treatment, adult services	D8090	\$2,100***

^{*} This benefit information is only a summary and is not intended or designed to replace or serve as the plan's Evidence of Coverage. The sample copayments provided herein do not constitute a full description of the benefits and are only applicable when visiting your assigned DeltaCare USA dentist. Limitations may apply for some benefits; some services may be excluded from the plan. Visit www.ERSdentalplans.com or call DeltaCare USA Customer Service toll-free at (888) 818-7925 (TTY: 711), Monday through Friday, 8 am – 7 pm CT, for complete plan information, including full limitations and exclusions.

^{**} Copayments and procedure descriptions referenced above are intended to clarify the delivery of benefits under the Delta Dental plan and are not interpreted as CDT descriptors or nomenclature, which are under copyright by the American Dental Association.

^{***} Listed copayment applies only if services are provided by the primary care dentist. If orthodontic services are provided by a DeltaCare USA network specialist, you pay 75% of the specialist's usual fee for covered services, if you have a designated network PCD and your PCD coordinates your care with a specialist. If you receive specialty services without coordinating care through your PCD to a specialist, you'll have to pay all of the charges.

Frequently Asked Questions

Getting started

How do I get started using my DeltaCare USA plan?

Once we receive your enrollment from ERS, we'll mail a welcome letter to you that includes:

- · your Delta Dental member ID number,
- information about how to check or designate a primary care dentist (PCD) and
- · instructions to register for an online account.

Retirees will receive a welcome letter with an ID card. The ID card is for your records only — you do not need to present it in order to receive treatment. Simply give your name and birthdate or member ID number during your dentist visit. You can also access a mobile ID card or print one from your online account.

Choosing a dentist

2. Does everyone in my family have to choose the same primary care dentist (PCD)?

No. Each family member can select his or her own in-network PCD.

3. What if my PCD doesn't provide the type of dental care I need?

If your PCD doesn't provide the type of service you need, your PCD may suggest that you visit a specialist. If this is the case, your PCD will coordinate specialty care with DeltaCare USA network specialist. You'll pay 75% of the specialist's usual fee for covered services provided by a DeltaCare USA network specialist. If you receive specialty services without designating a DeltaCare USA PCD and coordinating specialty care through your PCD, you'll have to pay all of the charges.

General plan information

4. Is emergency treatment covered under my plan?

If you need urgent care and are away from your PCD, you will have to pay for services. Then, you can submit a claim form to request reimbursement. You can print a claim form from the plan website, www.ERSdentalplans.com. (Refer to your plan booklet for specific coverage details and procedures.)

5. Does my plan cover pre-existing conditions? What about treatments that are in progress?

Treatment for pre-existing conditions, including missing or extracted teeth, is covered under your plan. Treatment in progress includes services such as preparations for crowns or root canals, or impressions for dentures. If you started treatment before your plan's effective date, you and your prior dental carrier are responsible for any costs.

6. Does my plan cover orthodontia services already in progress?

If you or an eligible member of your family began orthodontic treatment (banding has taken place) under a previous plan sponsored by an employer or organization, you will be covered for continuing treatment with your or your child's current orthodontist with your original payment plan. You will need to have your orthodontist complete the DeltaCare USA Continuous Orthodontic Coverage form available at www.ERSdentalplans.com. Your orthodontist should submit the completed form with the first claim to Delta Dental. Delta Dental takes over any remaining balance payable to the orthodontist by the prior carrier.

7. Does my plan cover tooth-colored fillings and crowns?

Resin (composite) materials are included in this plan. Please see the Schedule of Benefits on www.ERSdentalplans.com for a complete list of covered services.

8. Does my plan cover tooth extractions?

Yes. This plan covers tooth extractions, including extractions for orthodontics at the listed copayments.

9. Do I have orthodontic coverage?

Yes. This plan covers limited orthodontics for children up to age 26 and comprehensive orthodontics for children and adults. If your PCD doesn't provide orthodontia services, he or she will refer you to a DeltaCare USA network specialist for care. In this case, you would pay 75% of the specialist's total cost. If you receive orthodontic treatment from your PCD, the listed copayments on the Schedule of Benefits will apply.



Useful information at your fingertips

www.ERSdentalplans.com

Use your mobile device or desktop to sign up for a secure online account.

· Review your plan benefits

Access your ID card

Call toll-free (888) 818-7925 (TTY: 711) Phone:

Monday through Friday, 8 am to 7 pm CT

Use our automated phone system, available 24/7. Once your plan takes effect, you can check your benefits information and more.

Email: ERSDentalInfo@delta.org

> DeltaCare USA Customer Service Mail:

> > P.O. Box 1803

Alpharetta, GA 30023

Check out our SmileWay® Wellness program

Find oral health resources, including a risk self-assessment tool, guizzes, articles, videos and a subscription to Grin!, our free dental wellness e-magazine, at mysmileway.com.

NOTE: This is only a brief summary of your plan.

This brochure is not intended or designed to replace or serve as the plan's Evidence of Coverage. Visit www.ERSdentalplans.com or call DeltaCare USA Customer Service toll-free at (888) 818-7925 (TTY: 711), Monday through Friday, 8 am - 7 pm CT, for complete plan information, including full limitations and exclusions.

¹ DeltaCare USA is underwritten in Texas by Alpha Dental Programs, Inc. and administered by Delta Dental Insurance Company. Delta Dental is a registered trademark of Delta Dental

² Verify that the dentist is your designated DeltaCare USA primary care dentist before each appointment.

³ Specialty care benefits are only available for services performed by a DeltaCare USA specialist. ERS members pay 75% of the specialist's usual fee for covered services provided by a DeltaCare USA network specialist. However, if your PCD did not coordinate your specialty care, you will have to pay all of the charges. Refer to your plan booklet for more