

Big Smile



Delta Dental is the third-party administrator (TPA) for the State of Texas Dental ChoiceSM plan, a preferred provider organization (PPO). This PPO 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.

Something to make you smile

When you enroll in the State of Texas Dental Choice plan, you may choose any primary care dentist (PCD). Using an in-network dentist maximizes your savings.¹ These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.²

You can change your PCD at any time. If you choose to visit an out-of-network dentist, you will pay more.

We make it easy for you — there are no claim forms to complete when you receive service from an in-network dentist and a plan ID card is not required to receive treatment.

Find a network dentist near you

This plan has two dental provider networks:

- Delta Dental PPOTM
- Delta Dental Premier[®]

Get the most from your plan by choosing a Delta Dental PPO dentist. Providers in this network charge less for services. These dentists can't charge you more than their set fees. If you can't locate a PPO dentist, Delta Dental Premier dentists are your next best option. They charge more for services, making your out-of-pocket costs higher, but you still receive the same plan benefits.

Save with a PPO dentist

You can choose from two dental networks. This example shows how you pay less for a crown with PPO³:

	Delta Dental PPO dentist	Delta Dental Premier dentist	Out-of-network dentist
Dentist usually charges	\$1,000	\$1,000	\$1,000
Network dentist accepts discounted fee as full payment	\$690	\$840	\$1,000 (No fee discount)
Your plan pays	\$345	\$420	\$400
You pay	\$345	\$420	\$600

You save the most with Delta Dental PPO



PPO



PREMIER



NON-DELTA DENTAL

¹ You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

² You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

³ This is for illustrative purposes only. Assume no maximum or deductibles apply. As actual costs of services may vary, refer to your Master Benefit Plan Document (MBPD) for specific pricing details.

Benefit Highlights

Group No: **20010**

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

Eligibility	Primary member, spouse (as defined by law) and eligible dependent children up to age 26
Deductibles	<p>Diagnostic and Preventive Services: Delta Dental PPO and Premier dentists: None Non-Delta Dental dentists: \$50 per person / \$150 per family each calendar year</p> <p>Basic and Major Services: Delta Dental PPO and Premier dentists: \$50 per person / \$150 per family each calendar year Non-Delta Dental dentists: \$100 per person / \$300 per family each calendar year</p>
Deductibles waived for Diagnostic and Preventive (D&P)	<p>Delta Dental PPO and Premier dentists: N/A Non-Delta Dental dentists: No</p>
Maximums	<p>Delta Dental PPO and Premier dentists: \$2,000 per person each calendar year* Non-Delta Dental dentists: \$2,000 per person each calendar year</p>
D&P counts toward maximum	No
Waiting Periods	None

Benefits and Covered Services**	Delta Dental PPO dentists***	Delta Dental Premier dentists***	Non-Delta Dental dentists***
Diagnostic & Preventive Services (D&P) 2 exams, 2 cleanings, x-rays and sealants	100%	100%	90%
Basic Services Fillings	90%	90%	70%
Endodontics (root canals)	50%	50%	40%
Periodontics (gum treatment)	50%	50%	40%
Oral Surgery	50%	50%	40%
Major Services Crowns, inlays, onlays and cast restorations	50%	50%	40%
Prosthodontics Bridges and dentures	50%	50%	40%
Orthodontics Adults and dependent children	50%	50%	50%
Orthodontic Maximums	\$2,000 Lifetime	\$2,000 Lifetime	\$2,000 Lifetime

* Once a covered person meets the \$2,000 per calendar year Maximum Benefit for basic and major services, the Plan will pay 40% of covered services ("40% additional benefit") for eligible services provided by PPO and Premier (in-network) dental providers for the remainder of the calendar year. Non-Delta Dental dentists would not be eligible to be paid the 40% additional benefit under the Plan.

** Limitations may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted 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.

Frequently Asked Questions

1. How do I get started using my State of Texas Dental Choice PPO 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 find an in-network dentist 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 your 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. How do I find a participating dentist?

Go to www.ERSdentalplans.com and use our **Find a Delta Dental PPO dentist** tool to locate a PPO or Premier network dentist. You can also call Delta Dental Customer Service toll-free at **(888) 818-7925 (TTY: 711)**, Monday through Friday, 8 am – 7 pm CT, to find a dentist.

3. What if my dentist is not in the Delta Dental PPO network?

You can refer your dentist by using the **Recommend your dentist** form in the **Find a Delta Dental PPO dentist** section on www.ERSdentalplans.com. You can also call Delta Dental Customer Service toll-free at **(888) 818-7925 (TTY: 711)**, Monday through Friday, 8 am – 7 pm CT.

4. Do I need a referral to see a specialist?

No, you don't need a referral to see a specialist.

5. If I don't see a participating dentist, will I still receive benefits?

Yes, but you'll save the most by visiting a Delta Dental PPO network dentist.

6. Does everyone in my family have to choose the same dentist?

No. Each family member can select his or her own dentist.

ID cards

7. Do I get an ID card for each person covered under my dental plan?

If you are an employee* or a dependent of either an employee or retiree, you will not receive an ID card in the mail. You don't need a Delta Dental ID card when you visit network dentists. When you make

your appointment, simply provide your name and birthdate or your Delta Dental member ID number. Any dependents on your plan can either provide your personal information or your member ID, or their name and birthdate or their Delta Dental member ID number.

If you do want a card, you can:

- Register for a Delta Dental online account to print an ID card.
- Use the **Delta Dental Mobile app** to download one to your smartphone. (Dependents will not have access to the Delta Dental app.)

* Retirees will receive an ID card in the mail.

Please note: Only your name (employee or retiree) will be listed on the card. The names of any dependents on your plan will not be listed on your ID card.

General plan information

8. Is this plan based on a calendar year or plan year?

This plan is based on a calendar year for deductibles and annual maximums. The annual maximum, deductible, etc. start over on January 1.

9. Are orthodontia services covered under the State of Texas Dental Choice PPO Plan?

Yes. This plan covers limited orthodontics for children up to age 26 and comprehensive orthodontics for children and adults. You do not have to meet a deductible, and the plan pays 50% of the covered orthodontia services, up to the \$2,000 lifetime maximum. Once this lifetime maximum is met, there will be no further coverage for orthodontia services.

If you or an eligible member of your family started orthodontic treatment (banding has occurred) under a previous plan sponsored by an employer or organization, you may be able to continue that coverage.¹ Ask your orthodontist to submit a claim to us.

10. What happens if I started on a dental treatment plan (other than orthodontia) before my PPO coverage started?

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.

¹ Please review your Master Benefit Plan Document (MBPD) for a complete description of plan benefits, limitations, exclusions and specific details regarding coverage under your plan.

Frequently Asked Questions (continued)

11. With the State of Texas Dental Choice Plan, what happens if I exceed the maximum annual benefit?

Once you meet the \$2,000 per calendar year annual maximum, the plan pays 40% of covered expenses for the rest of the calendar year, when you visit a Delta Dental PPO or Premier network dentist.

12. What services apply to the annual maximum?

All basic, major, restorative and prosthodontic services apply to the annual maximum. Preventive services do not apply to the annual maximum, when you visit a Delta Dental PPO or Premier network dentist.



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



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



Mail: State of Texas Dental Choice Customer Service
Delta Dental Insurance Company
P.O. Box 1809
Alpharetta, GA 30023

Check out our SmileWay® Wellness program

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