

# Your Smile, Your Choice

Delta Dental PPO™ & DeltaCare® USA



You can choose between two dental plans from Delta Dental. Either way, you'll get reliable dentist networks and affordable preventive care. Your options are:

## Delta Dental PPO

This preferred provider plan offers the convenience and flexibility of visiting any licensed dentist, anywhere. Covered services are paid based on a percentage — if, for example, fillings are covered at 80%, you pay the remaining 20%. Get the most plan value by choosing a Delta Dental PPO dentist. PPO network dentists complete claim forms for you and can help advise you on questions regarding your share of the payment.

## DeltaCare USA

Under this HMO-type plan, you'll have your choice of skilled primary care dentists from the DeltaCare USA network. Select a primary care dentist, who will then coordinate any needed referrals to a specialist.<sup>1</sup> Covered services provided by your DeltaCare USA dentist have preset copayments (dollar amounts), which are listed in your plan booklet. There are no maximums or deductibles.

Turn the page for more details to help you choose the best plan for your needs.

<sup>1</sup> Eligibility for you and your family: If you meet your group's eligibility requirements for dental coverage and live or work in the service area, you can enroll in the DeltaCare USA plan. You may also enroll eligible dependents. Contact your institution Benefits Office if you have any questions. Service area means the state of Texas except for the following counties: Armstrong, Bailey, Bowie, Brewster, Briscoe, Brown, Carson, Castro, Cochran, Coke, Coleman, Collingsworth, Concho, Crosby, Culberson, Dallam, Deaf Smith, Donely, Edwards, Floyd, Garza, Gray, Hale, Hall, Hansford, Hartley, Hemphill, Hockley, Hutchison, Jasper, Jeff Davis, Kinney, Lamb, Lipscomb, Loving, Lubbock, McCullough, Menard, Moore, Motley, Newton, Ochiltree, Oldham, Parmer, Pecos, Potter, Presidio, Randall, Reeves, Roberts, Runnels, Sabine, San Augustine, Schleicher, Shelby, Sherman, Sutton, Swisher, Terrell, Tom Green, Val Verde, Wheeler and Willacy.

# Compare plan features

	Delta Dental PPO	DeltaCare USA
<b>Can I go to any dentist?</b>	You can visit any licensed dentist to receive coverage, but you'll save the most at an in-network dentist.	You must select a DeltaCare USA primary care dentist and visit this dentist to receive benefits.
<b>What procedures are covered?</b>	Your plan covers a wide range of services, with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, is offered at low or no cost.	Your plan covers over 300 procedures, with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, has low or no copayments.
<b>Are there deductibles and maximums?</b>	Yes, most plans have an annual deductible and maximum.	No, there are no annual deductibles or maximums.
<b>Am I covered for treatment I began under a different employer-sponsored dental plan?</b>	Coverage is provided only for treatment started and completed after your effective date. Orthodontic treatment may be an exception to this rule.	Coverage is provided only for treatment started and completed after your effective date. Orthodontic treatment may be an exception to this rule.
<b>What if I started orthodontic treatment under my previous dental plan?</b>	Typically, Delta Dental pays the remaining benefit not paid by your prior dental plan.	You are responsible for the copayments and fees subject to the provisions of your prior dental plan.
<b>What happens if I need to see a specialist?</b>	You do not need a referral from your dentist.	Contact your DeltaCare USA primary care dentist to coordinate your referral. <sup>2</sup>
<b>What is my out-of-area coverage?</b>	You can visit any licensed dentist.	You have a limited benefit to go out of network for emergency care.
<b>How do I change my dentist?</b>	You can change your dentist at any time without contacting us.	You can change your selected or assigned primary care dentist online or by telephone.
<b>Do I need to fill out claims?</b>	If you visit a Delta Dental dentist, the dental office will file the claim for you. If you go to a non-Delta Dental dentist, you may have to submit the claim yourself.	There are generally no claim forms under your plan.

<sup>2</sup> Most services not performed by your primary care dentist must be authorized by Delta Dental. Refer to your plan booklet for details.

DeltaCare USA is underwritten in Texas by Alpha Dental Programs, Inc. Delta Dental Insurance Company acts as the DeltaCare USA administrator. Delta Dental PPO is offered by University of Texas and administered by Delta Dental Insurance Company.