Keep Smiling

DeltaCare® USA provided by Delta Dental Insurance Company



Dental benefits made easy!

When you enroll in a DeltaCare USA¹ plan, you'll choose a primary care dentist from our network of carefully screened, private practice dentists. You must visit your primary care dentist to receive benefits.²

- No restrictions on pre-existing conditions (except work in progress)
- Access to specialty care and out-of-area emergency care

A partner in oral health

Your DeltaCare USA plan encourages regular dental care with an extensive list of covered services to help you stay healthy.

 Low or no copayments for services like cleanings and exams

Budget-friendly costs

With your DeltaCare USA plan, there are no surprises. You'll know your copayments, and your out-of-pocket costs are clearly defined before treatment begins.

- No deductibles or maximums³ for covered services
- Pay only your copayment (if any) at the time of treatment

Convenient services

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

- · Access plan information online
- Change your primary care dentist by phone or online

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

LEGAL NOTICES: Access federal and state legal notices related to your plan: deltadentalins.com/about/legal/index-enrollee.html



DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, MI, MN, NE, OR, RI, SC, WA, WI — Dentegra Insurance Company; DC, DE, FL, GA, KS, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA — Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

 $^{^{\}mathrm{2}}$ Verify that the dentist is your selected DeltaCare USA primary care dentist before each appointment.

³ Plans with an Accidental Injury Rider have a \$1600 annual maximum for accidental injury. Consult your Evidence/Certificate of Coverage.



Answers to frequently asked questions about your DeltaCare® USA plan

GETTING STARTED

- How do I enroll in a DeltaCare USA plan?
 Simply complete the enrollment process as directed by your benefits administrator. Be sure to select a primary care network dentist for yourself or your dependents, and indicate this dentist and the name of your group when you enroll.
- How do I get started using my DeltaCare USA plan?

Once we process your enrollment, we'll mail you welcome materials that will include:

- The name, address and phone number of your selected primary care dentist: Simply call the dental facility to make an appointment.
 Important note: In order to receive benefits under your plan, you must visit your primary care network dentist for all services. If you require treatment from a specialist, your primary care dentist will coordinate a referral for you. You can change your primary care dentist by contacting us.
- Your Evidence/Certificate of Coverage (plan booklet): This useful document provides a thorough description of how to use your benefits, including covered services, copayments and any limitations and exclusions of your plan.
- An ID card: This card is for your records only you do not need to present it in order to receive treatment.
- 3. How long will it take to get an appointment with my primary care dentist?

Two to four weeks¹ is a reasonable amount of time to wait for a routine, non-urgent appointment. If you require a specific time, you may need to wait longer. Most DeltaCare USA dentists are in private group practices, which generally offer greater appointment availability and extended office hours.

4. How much will my dental treatments cost? How do I pay?

With your DeltaCare USA plan, some services are covered at no cost, while others have a copayment (amount you pay) for certain services. To find out how much a treatment will cost, refer to the "Description of Benefits and Copayments" in this brochure for a list of covered services and copayments. It's a good idea to bring your Evidence/Certificate of Coverage to your appointment in case you need to discuss your copayment for a service with your dentist. If you have any questions about the charges for a service, please contact our Customer Service department. If you receive treatment that requires a copayment, simply pay the dental facility at the time of service.

CHOOSING A DENTIST

- 5. How do I select my primary care dentist? When you enroll, you must select a primary care dentist from the DeltaCare USA network. To search for a dentist, use the "Find a Dentist" tool at deltadentalins.com and select DeltaCare USA as your network. If you do not select a dentist when you enroll, we will choose one for you.
- 6. Does everyone in my family have to choose the same primary care dentist? No. Each family member can select his or her own primary care network dentist.
- 7. Can I change my primary care dentist? Yes. You can request to change your primary care dentist at any time. Simply visit our website and log on to your Online Services account or call or write to Customer Service. Change requests received by the 21st of the month will become effective the first day of the following month.

¹ In TX, three weeks is a reasonable amount of time to wait for a routine, non-urgent appointment. In TX, there is no limit on the number of miles or on the dollar amount per emergency.

- 8. My dentist says she is a Delta Dental dentist, but she isn't listed in the DeltaCare USA directory. Can I still visit her for services?
 No. You must visit your selected primary care network dentist to receive benefits under this plan. Delta Dental has many networks, and participation may vary not all Delta Dental dentists are
- 9. What should I do if I need to see a specialist? If you require specialty dental care — such as oral surgery, endodontics, periodontics or pediatric dentistry — contact your primary care dentist to request a referral. Specialty dental services not performed by your selected primary care dentist must be authorized by us. You are responsible for any applicable copayments.

GENERAL PLAN INFORMATION

DeltaCare USA dentists.

10. If I'm traveling, is emergency treatment covered under my plan?

You and your eligible dependents have out-of-area coverage for dental emergencies when you are more than 35 miles² from your primary care dentist. Your out-of-area emergency benefit (typically limited to \$100 per enrollee³) is for services to relieve pain until you can return to your primary care network dentist. Standard plan limitations, exclusions and copayments may apply.

11. Can I access my plan online?

Yes. Visit deltadentalins.com/enrollees to create a free, secure Online Services account. On our website, you can access your plan benefits and ID card, select (or change) your primary care dentist — and more.

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

Treatment for pre-existing conditions (except work in progress³), 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. Some DeltaCare USA plans may cover inprogress orthodontic treatment.

13. Does my plan cover teeth whitening?

Yes. External bleaching is a benefit under your DeltaCare USA plan. Review your plan booklet for more information and talk to your dentist about your options.

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

Yes. Porcelain and other tooth-colored materials are included in this plan.

15. What if I have additional questions about my plan?

Please contact us for additional support. Our Customer Service agents can answer benefits questions as well as help you change your primary care dentist or arrange for urgent care referrals. See the back page of this brochure for our contact information.

³ In TX, there is no exception for work in progress for covered DeltaCare USA benefits.



² In TX, there is no limit on the number of miles or on the dollar amount per emergency.

SCHEDULE A

Description of Benefits and Copayments

The Benefits shown below are performed as deemed appropriate by the attending Contract Dentist subject to the limitations and exclusions of the Program. Please refer to *Schedule B* for further clarification of Benefits. **Enrollees should discuss all treatment options with their Contract Dentist prior to services being rendered.**

Text that appears in italics below is specifically intended to clarify the delivery of benefits under the DeltaCare USA program and is not to be interpreted as CDT-2017 procedure codes, descriptors or nomenclature that are under copyright by the American Dental Association. The American Dental Association may periodically change CDT codes or definitions. Such updated codes, descriptors and nomenclature may be used to describe these covered procedures in compliance with federal legislation.

CODE	DESCRIPTION	ENROLLEE PAYS
		IAIO
	-D0999 I. DIAGNOSTIC	
	Periodic oral evaluation - established patient	
D0140		
D0145	, , , , , , , , , , , , , , , , , , , ,	
D0150		
D0160	Re-evaluation - limited, problem focused (established patient; not post-operative visit)	
D0170		
D0171		
D0100		
D0190		
D0210		
D0220		
D0230		
D0240		
D0250		
D0251		
D0270	Bitewing - single radiographic image	
D0272	Bitewings - two radiographic images	No Cost
D0273	Bitewings three radiographic images	No Cost
D0274	Bitewings - four radiographic images - limited to 1 series every 6 months	No Cost
D0277	Vertical bitewings - 7 to 8 radiographic images	No Cost
D0330	Panoramic radiographic image	
D0415	9	
D0425		
D0460		
D0470		
	Accession of tissue, gross examination, preparation and transmission of written report	
	Accession of tissue, gross and microscopic examination, preparation and transmission of written report	
D0474	Accession of tissue, gross and microscopic examination, including assessment of surgical margins for pre	
D0004	of disease, preparation and transmission of written report	
D0601		
D0602		
D0603	Unspecified diagnostic procedure, by report - includes office visit, per visit (in addition to other services).	
Dusss	Onspecified diagnostic procedure, by report - includes office visit, per visit (in addition to other services).	ф5.00
	-D1999 II. PREVENTIVE	
	Prophylaxis cleaning - adult - 1 D1110, D1120 or D4346 per 6 month period	
	Additional prophylaxis cleaning - adult (within the 6 month period)	
D1120		
D1120		
D1206		
D1208		
D1310		
D1330	Oral hygiene instructions	No Cost

Pla	n FL14B DeltaCare USA	Description of Benefits and Copayments
D3421	Apicoectomy - bicuspid (first root)	\$140.00
		\$150.00
		\$90.00
		\$130.00
D3430		\$70.00
		oot canal therapy \$70.00
	D4999 V. PERIODONTICS	
	es preoperative and postoperative evaluations and treatment u	
		eeth or tooth bounded spaces per quadrant \$145.00
D4211		eeth or tooth bounded spaces per quadrant
D4212		ive procedure, per tooth
D4240		re contiguous teeth or tooth bounded spaces per\$150.00
D4241	Gingival flap procedure, including root planing - one to thre	
D4245	· · · · · · · · · · · · · · · · · · ·	
D4249		\$173.00
D4249		
D4200	bounded spaces per quadrant	
D4261	Osseous surgery (including elevation of a full thickness fla	p and closure) - one to three contiguous teeth or tooth
D4263		in quadrant
D4264		ditional site in quadrant
D4270		
	Mesial/distal wedge procedure, single tooth (when not per same anatomical area)	formed in conjunction with surgical procedures in the
D4277	Free soft tissue graft procedure (including recipient and do	
D/278	Free soft tissue graft procedure (including recipient and do	
D4210		\$225.00
D4341		er quadrant - limited to 4 quadrants during any 12
D4342	Periodontal scaling and root planing - one to three teeth periodontal scal	er quadrant - limited to 4 quadrants during any 12
D4346	Scaling in presence of generalized moderate or severe gir	ngival inflammation - full mouth, after oral evaluation - 1
D4355	Full mouth debridement to enable comprehensive evaluation	
		\$55.00
D4910	Periodontal maintenance - limited to 1 treatment each 6 r	month period\$40.00
D4910	Additional periodontal maintenance (within the 6 month p	eriod) \$55.00
D4921	Gingival irrigation - per quadrant	
D5000-	D5899 VI. PROSTHODONTICS (removable)	
six mon	listed dentures and partial dentures, Copayment includes after ths after placement. The Enrollee must continue to be eligible, he denture was originally delivered.	delivery adjustments and tissue conditioning, if needed, for the first and the service must be provided at the Contract Dentist's facility
- Replac	es, relines and tissue conditioning are limited to 1 per denture cement of a denture or a partial denture requires the existing d	enture to be 5+ years old.
		\$335.00
D5130		
D5140		\$355.00
D5211		ntional clasps, rests and teeth)
D5212		ventional clasps, rests and teeth)
D5213	rests and teeth)	\$365.00
D5214	Mandibular partial denture - cast metal framework with res rests and teeth)	in denture bases (including any conventional clasps,\$365.00
	1	

Description of Benefits and Copayments

Plan FL14B

DeltaCare USA

Plar	FL14B DeltaCare USA	Description of Benefits and Copayments
D6601	Retainer inlay - porcelain/ceramic, three or more surfaces	\$350.00
	Retainer inlay - cast high noble metal, two surfaces	
	Retainer inlay - cast high noble metal, three or more surfaces	
	Retainer inlay - cast predominantly base metal, two surfaces	
	Retainer inlay - cast predominantly base metal, three or more surfa	
	Retainer inlay - cast noble metal, two surfaces	
	Retainer inlay - cast noble metal, three or more surfaces	
	Retainer onlay - porcelain/ceramic, two surfaces	
	Retainer onlay - porcelain/ceramic, two surfaces	
	Retainer onlay - cast high noble metal, two surfaces	
06611	Retainer onlay - cast high noble metal, two surfaces	
	Retainer onlay - cast predominantly base metal, two surfaces	
	Retainer onlay - cast predominantly base metal, two surfaces Retainer onlay - cast predominantly base metal, three or more surf	
	Retainer onlay - cast noble metal, two surfaces	
	Retainer onlay - cast noble metal, three or more surfaces	
	Retainer crown - resin with high noble metal	
	Retainer crown - resin with predominantly base metal	
	Retainer crown - resin with noble metal	
	Retainer crown - porcelain/ceramic	
	Retainer crown - porcelain fused to high noble metal	
	Retainer crown - porcelain fused to predominantly base metal	
	Retainer crown - porcelain fused to noble metal	
	Retainer crown - 3/4 cast high noble metal	
06781	Retainer crown - 3/4 cast predominantly base metal	\$280.00
06782	Retainer crown - 3/4 cast noble metal	\$320.00
06783	Retainer crown - 3/4 porcelain/ceramic	\$380.00
06790	Retainer crown - full cast high noble metal	\$380.00
06791	Retainer crown - full cast predominantly base metal	\$280.00
06792	Retainer crown - full cast noble metal	\$320.00
06930	Re-cement or re-bond fixed partial denture	\$20.00
06940	Stress breaker	\$45.00
06980	Fixed partial denture repair necessitated by restorative material fail	lure
	07999 X. ORAL AND MAXILLOFACIAL SURGERY	
	s preoperative and postoperative evaluations and treatment under a loc	
	Extraction, coronal remnants - deciduous tooth	
	Extraction, erupted tooth or exposed root (elevation and/or forceps	
D7210	Extraction, erupted tooth requiring removal of bone and/or sectionin mucoperiosteal flap if indicated	
07220	Removal of impacted tooth - soft tissue	
D7230	Removal of impacted tooth - partially bony	
07240	Removal of impacted tooth - completely bony	
	Removal of impacted tooth - completely bony, with unusual surgica	
07241		
D7250	Removal of residual tooth roots (cutting procedure)	
07251	Coronectomy - intentional partial tooth removal	
07270	Tooth reimplantation and/or stabilization of accidentally evulsed or or	
07280	Exposure of an unerupted tooth	
07282	Mobilization of erupted or malpositioned tooth to aid eruption	
07283	Placement of device to facilitate eruption of impacted tooth	
07286	Incisional biopsy of oral tissue - soft - does not include pathology la	
07310	Alveoloplasty in conjunction with extractions - four or more teeth or	
07311	Alveoloplasty in conjunction with extractions - one to three teeth or	tooth spaces, per quadrant \$85.00
2/3/1	Alveoloplasty not in conjunction with extractions - four or more teeth	
07320	Alveoloplasty not in conjunction with extractions - one to three teeth	Tor tooth spaces, per quadrant \$100.00
07320 07321		
D7320 D7321 D7450 D7451	Alveoloplasty not in conjunction with extractions - one to three teeth Removal of benign odontogenic cyst or tumor - lesion diameter up Removal of benign odontogenic cyst or tumor - lesion diameter gre	to 1.25 cm

Dlar	FI 14D PolitoCoro USA Possibilities of Bosofite and	Comprise
Plar	n FL14B DeltaCare USA Description of Benefits and	Copayments
D7472	Removal of torus palatinus	
D7473	Removal of torus mandibularis	\$85.00
D7510	Incision and drainage of abscess - intraoral soft tissue	
D7960	Frenulectomy - also known as frenectomy or frenotomy - separate procedure not incidental to another procedure	
D7971	Excision of pericoronal gingiva	\$75.00
D8000-	D8999 XI. ORTHODONTICS	
treatmen	ted Copayment for each phase of orthodontic treatment (limited, interceptive or comprehensive) covers up to 24 nt. Beyond 24 months, an additional monthly fee, not to exceed \$125.00, may apply. etention Copayment includes adjustments and/or office visits up to 24 months.	months of active
	Pre and post orthodontic records include:	
	The benefit for pre-treatment records and diagnostic services includes:	\$200.00
D0210	Intraoral - complete series of radiographic images	
D0322	Tomographic survey	
D0330	Panoramic radiographic image	
D0340	2D cephalometric radiographic image - acquisition, measurement and analysis	
D0350	2D oral/facial photographic images obtained intraorally or extraorally	
D0351	3D photographic image	
D0470	Diagnostic casts	
	The benefit for post-treatment records includes:	\$70.00
D0210	Intraoral - complete series of radiographic images	
D0470	Diagnostic casts	
D8010	Limited orthodontic treatment of the primary dentition	\$1,150.00
D8020	Limited orthodontic treatment of the transitional dentition - child or adolescent to age 19	
D8030	Limited orthodontic treatment of the adolescent dentition - adolescent to age 19	
D8040	Limited orthodontic treatment of the adult dentition - adults, including dependent adult children covered fr 19 to 25	om age
D8050	Interceptive orthodontic treatment of the primary dentition	
D8060	Interceptive orthodontic treatment of the transitional dentition	
D8070	Comprehensive orthodontic treatment of the transitional dentition - child or adolescent to age 19	
D8080	Comprehensive orthodontic treatment of the adolescent dentition - adolescent to age 19	
D8090	Comprehensive orthodontic treatment of the adult dentition - adults, including dependent adult children co	
	from age 19 to 25	
	Pre-orthodontic treatment examination to monitor growth and development	
	Orthodontic retention (removal of appliances, construction and placement of removable retainers)	
	Removable orthodontic retainer adjustment	
D8999	Unspecified orthodontic procedure, by report - includes treatment planning session	\$100.00
D9000-	D9999 XII. ADJUNCTIVE GENERAL SERVICES	
D9110	Palliative (emergency) treatment of dental pain - minor procedure	\$15.00
D9211	Regional block anesthesia	No Cost
D9212	Trigeminal division block anesthesia	No Cost
D9215	Local anesthesia in conjunction with operative or surgical procedures	No Cost
D9219	Evaluation for deep sedation or general anesthesia	
D9223	Deep sedation/general anesthesia - each 15 minute increment	
D9243	Intravenous moderate (conscious) sedation/analgesia - each 15 minute increment	
D9310	Consultation - diagnostic service provided by dentist or physician other than requesting dentist or physician	
D9311	Consultation with medical health care professional	
D9430	Office visit for observation (during regularly scheduled hours) - no other services performed	
D9440	Office visit - after regularly scheduled hours	
D9450	Case presentation, detailed and extensive treatment planning	
D9932	Cleaning and inspection of removable complete denture, maxillary	
DOGGO	Cleaning and inspection of removable complete denture, mandibular	INO LIOST
D9933		
D9933 D9934 D9935	Cleaning and inspection of removable partial denture, maxillary	No Cost

Plar	r FL14B	DeltaCare USA	Description of Benefits and Copayments
D9943	Occlusal guard a	djustment	\$10.00
D9951	Occlusal adjustm	ent, limited	\$50.00
D9952	Occlusal adjustm	ent, complete	\$100.00
D9975			udes materials and fabrication of custom trays - <i>limited to</i> ment\$125.00
D9986	Missed appointme	ent - without 24 hour notice - per 15	minutes of appointment time
D9987	Canceled appoint	ment - without 24 hour notice - per	5 minutes of appointment time \$10.00
D9991	Dental case mana	agement - addressing appointment	ompliance barriers No Cost
D9992	Dental case man	agement - care coordination	

If services for a listed procedure are performed by the assigned Contract Dentist, the Enrollee pays the specified Copayment. Listed procedures which require a Dentist to provide specialized services, and are referred by the assigned Contract Dentist, must be preauthorized by Delta Dental. The Enrollee pays the Copayment specified for such services.

SCHEDULE B

Limitations of Benefits

- The frequency of certain Benefits is limited. All frequency limitations are listed in Schedule A, Description of Benefits and Copayments.
- If the Enrollee accepts a treatment plan from the Contract Dentist that includes any combination of more than six crowns, bridge pontics and/or bridge retainers, the Enrollee may be charged an additional \$100.00 above the listed Copayment for each of these services after the sixth unit has been provided.
- General anesthesia and/or intravenous sedation/analgesia is limited to treatment by a contracted oral surgeon and in conjunction with an approved referral for the removal of one or more partial or full bony impactions, (Procedures D7230, D7240, and D7241).
- 4. Benefits provided by a pediatric Dentist are limited to children through age seven following an attempt by the assigned Contract Dentist to treat the child and upon Authorization by Delta Dental, less applicable Copayments. Exceptions for medical conditions, regardless of age limitation, will be considered on an individual basis.
- 5. The cost to an Enrollee receiving orthodontic treatment whose coverage is cancelled or terminated for any reason will be based on the Contract Orthodontist's usual fee for the treatment plan. The Contract Orthodontist will prorate the amount for the number of months remaining to complete treatment. The Enrollee makes payment directly to the Contract Orthodontist as arranged.
- 6. Orthodontic treatment in progress is limited to new DeltaCare USA Enrollees who, at the time of their original effective date, are in active treatment started under their previous employer sponsored dental plan, as long as they continue to be eligible under the DeltaCare USA Program. Active treatment means tooth movement has begun. Enrollees are responsible for all Copayments and fees subject to the provisions of their prior dental plan. Delta Dental is financially responsible only for amounts unpaid by the prior dental plan for qualifying orthodontic cases.
- 7. Benefits for a soft tissue management program are limited to those parts which are listed covered services listed on Schedule A, Description of Benefits and Copayments.

Exclusions of Benefits

- 1. Any procedure that is not specifically listed under Schedule A, Description of Benefits and Copayments.
- 2. Any procedure that in the professional opinion of the Contract Dentist:
 - a. has poor prognosis for a successful result and reasonable longevity based on the condition of the tooth or teeth and/or surrounding structures, or
 - b. is inconsistent with generally accepted standards for dentistry.
- 3. Services solely for cosmetic purposes, with the exception of procedure D9975 (External bleaching for home application, per arch), or for conditions that are a result of hereditary or developmental defects, such as cleft palate, upper and lower jaw malformations, congenitally missing teeth and teeth that are discolored or lacking enamel, except for the treatment of newborn children with congenital defects or birth abnormalities.
- Porcelain crowns, porcelain fused to metal, cast metal or resin with metal type crowns and fixed partial dentures (bridges) for children under 16 years of age.
- 5. Lost or stolen appliances, full or partial dentures, space maintainers and crowns and fixed partial dentures (bridges).
- 6. Procedures, appliances or restoration if the purpose is to change vertical dimension, or to diagnose or treat abnormal conditions of the temporomandibular joint (TMJ).
- 7. Precious metal for removable appliances, metallic or permanent soft bases for complete dentures, porcelain denture teeth, precision abutments for removable partials or fixed partial dentures (overlays, implants, and appliances associated therewith) and personalization and characterization of complete and partial dentures.
- 8. Implant-supported dental appliances and attachments, implant placement, maintenance, removal and all other services associated with a dental implant.
- 9. Consultations for non-covered benefits.
- 10. Dental services received from any dental facility other than the assigned Contract Dentist, an authorized dental specialist, or a Contract Orthodontist except for *Emergency Services* as described in the Contract and/or Certificate of Coverage.
- 11. All related fees for admission, use, or stays in a hospital, out-patient surgery center, extended care facility, or other similar care facility.
- 12. Prescription drugs.

Limitations and Exclusions of Benefits

- 13. Dental expenses incurred in connection with any dental or orthodontic procedure started before the Enrollee's eligibility with the DeltaCare USA Program. Examples include: teeth prepared for crowns, root canals in progress, full or partial dentures for which an impression has been taken and orthodontics unless qualified for the orthodontic treatment in progress provision.
- 14. Lost, stolen or broken orthodontic appliances.
- 15. Changes in orthodontic treatment necessitated by accident of any kind.
- 16. Myofunctional and parafunctional appliances and/or therapies.
- 17. Composite or ceramic brackets, lingual adaptation of orthodontic bands and other specialized or cosmetic alternatives to standard fixed and removable orthodontic appliances.
- 18. Treatment or appliances that are provided by a Dentist whose practice specializes in prosthodontic services.
- 19. Any part of a preventive or soft tissue management program which is not a listed covered service on Schedule A, Description of Benefits and Copayments.

Useful information at your fingertips

Check out our SmileWay* Wellness program

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

Find a network dentist near you

Use our convenient "Find a Dentist" tool and select DeltaCare USA as your network.

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

Sign up for an online account

Use your mobile device or desktop to sign up for a free, secure Online Services account.

- Review your plan benefits
- · Access your ID card

Contact us

Need help? Let us know.

Online: Visit deltadentalins.com/about/contact/contactUs_ddic.html and choose the "DeltaCare USA Customer Service" form.

Write to:

Delta Dental Insurance Company 1130 Sanctuary Parkway Alpharetta, GA 30009

Call toll-free: 800-422-4234

Customer Service agents are available Monday through Friday, 8 a.m. to 9 p.m., Eastern time. Or, use our automated phone system, available 24/7.

Underwritten by:

Delta Dental Insurance Company 1130 Sanctuary Parkway Alpharetta, GA 30009

Administered by:

Delta Dental Insurance Company 1130 Sanctuary Parkway Alpharetta, GA 30009

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

This brochure is not intended to replace your legally required plan booklet. The Group Dental Service Contract determines the exact terms and conditions of your coverage. Please refer to the "Description of Benefits and Copayments" and "Limitations and Exclusions of Benefits" in this brochure for a complete list of covered procedures, copayments, plan limitations and exclusions. You may also consult your Evidence/Certificate of Coverage, which will be mailed to you upon enrollment. If you wish to review an Evidence/Certificate of Coverage prior to enrollment, you may request a copy by calling Customer Service at 800-422-4234.