

DELTA CARE DENTAL PLAN
SANTA CRUZ COUNTY – GROUP #71556-0004

*Free to Employees & Dependents

DeltaCare[®] USA – provided by Delta Dental of California



We'll do whatever it takes and then some.

Find a DeltaCare USA dentist

Select from among the many conveniently located DeltaCare USA contracted general dentists. To find the most current listing of DeltaCare USA dental offices you can:

Visit our website at deltadentalins.com/enrollees. Under Find a dentist, select DeltaCare USA as your network.

Or call Customer Service at **800-422-4234** for help in finding a DeltaCare USA dentist.



Welcome to DeltaCare USA — quality, convenience, predictable costs

DeltaCare USA (administered by Delta Dental Insurance Company) provides you and your family with quality dental benefits at an affordable cost. The DeltaCare USA program is designed to encourage you and your family to visit the dentist regularly to maintain your dental health.

When you enroll, you select a contract dentist to provide services. The DeltaCare USA network consists of private practice dental facilities that have been carefully screened for quality.

Enroll in DeltaCare USA and you'll enjoy these features:

Quality

- Extensive benefits for you and your family
- No restrictions on pre-existing conditions, except for work in progress
- Large, stable network of dentists, so you can enjoy a long-term relationship with your dentist

Convenience

- No claim forms to complete
- Easy access to specialty care
- Expanded business hours for toll-free customer service, from 5 a.m. to 6 p.m., Pacific time

Predictable costs

- No deductibles
- Out-of-pocket costs are clearly defined
- Out-of-area dental emergency coverage up to \$100 per emergency
- No annual or lifetime dollar maximums

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DEDUCTIBLE PER INSURED	\$0
MAXIMUM DENTAL BENEFIT PAYABLE	NONE
ACCIDENT INJURY BENEFIT	Maximum, of \$1600 in any 12 month period.
REQUIREMENT FOR PRE-AUTHORIZATION OF DENTAL SERVICES	Your Delta Care dentist must submit a pre-authorization claim form to Delta Care prior to performing any major dental procedure. Any dental work performed outside your Delta Care dentist's office (general) must be pre-authorized prior to services being provided.
EMERGENCY SERVICES	There is a \$20 charge for services received after normal working hours. These charges are the responsibility of the member. For out of area dental emergencies, Delta Care will only reimburse you a maximum of \$100 during any 12 month period.
FAILURE TO CANCEL APPOINTMENT	Members incur a charge of \$10 per 15 minutes of appointment time for failure to cancel an appointment unless a 24 hour notice is given to the Delta Care office in which you are enrolled.
ORTHODONTIA (BRACES)	Members must pay: \$1600 for eligible child under age 19; and \$1800 for an eligible adult. Additional charges for START-UP fees (up to \$350). Beyond 24 months of active treatment an additional monthly fee of \$75 applies.
BASIC DIAGNOSTIC & PREVENTATIVE EXAMS, CLEANINGS, X-RAYS	Most services are covered at no cost. Prophylaxis limited to two treatments in a 12 month period; sealants per tooth are limited to permanent first and second molars with no decay, with no restorations and with the occlusal surface intact, for first molars through age nine and second molars through age 15; full mouth x-rays limited to one set every 24 consecutive months and bitewings limited to one series of four films in any six month period.
ORAL SURGERY, PERIODONTICS	Many services are covered at no cost to you.
MAJOR CROWNS, BRIDGES, DENTURES, GOLD RESTORATIONS	Many services are covered at no cost to you. Fixed bridges will only be covered when a partial cannot satisfactorily restore the case. The patient is responsible for the difference in costs between the fixed bridge and a partial denture. There are costs for crowns.

For information regarding costs, please call Delta Care at 800-422-4234 or talk to your Delta Care office.

DELTA CARE DENTAL PLAN FREQUENTLY ASKED QUESTIONS (FAQ)

How does Delta Care work?

Your selected Delta Care dentist will take care of your dental care needs. If you require treatment from a specialist, your contract dentist will handle the referral for you.

After you have enrolled, you will receive a Delta Dental membership packet that includes an identification card and an evidence of coverage booklet. Also included in this packet are the name, address and phone number of your contract dentist. Simply call to make an appointment.

Please note: Dental services that are not performed by your selected contract dentist, or are not covered under provisions for emergency care, must be preauthorized by Delta Dental to be covered by Delta Care.

My dentist is a Delta Dental dentist but is not on the list of Delta Care dentist, can I still receive treatment from this dentist?

You must receive treatment from your selected Delta Care contract dentist. Please note that Delta Dental dentist are not necessarily Delta Care dentists. Delta Care network is one of the largest dental networks in California.

**To pick a dentist, go to deltadentalins.com and on the drop down menu, select "DeltaCareUSA."

Do my family members receive treatment from the same Delta Care dentist?

You and your eligible dependents may receive care from the same dentist or you may collectively select up to three individual contract dental facilities.

Can I change my contract dentist?

You may change contract dentist by notifying us either by phone or in writing or by visiting deltadentalins.com. If you contact us by the 21st of the month, the change will become effective the first of the following month.

Does my delta care cover tooth-colored fillings and crowns?

Porcelain and other tooth colored materials are included as a benefit under your program. They Copayment show you what you're out of pocket costs will be.

How long does it take to get an appointment with a Delta Care dentist?

It may take two to four weeks to wait for a routine, non-urgent appointment. If you require a specific time, you may have to wait longer. Most Delta-Care dentists are in private a group practice which means greater appointment availability and extended hours.

Are pre-existing dental conditions and work in progress covered?

Extracted teeth are covered under Delta Care. However, benefits are not provided for any dental treatment started before joining the program. Orthodontic treatment in progress may be covered by new Delta Care enrollees. See "Limitations and Exclusions."

Does my Delta Care cover specialists' services?

Your contract dentist will coordinate your specialty care needs for oral surgery, endodontic, periodontics or pediatric dentistry with an approved contract specialist. If there are no contract dentists in your area, a referral to an out-of-network specialist will be authorized at no extra cost, other than the copayment.