**Welcome to Delta Dental!**

## You have two plan options.

Choose the plan that's right for you and your dependents. Plans are effective January 1, 2020.

### DeltaCare® USA

- Choose a primary care dentist (PCD) from the DeltaCare USA network
- Pay set copayment for the procedure
- No deductibles or maximums

### DENTAL CHOICE

- Visit any dentist, but save money by staying in network
- Pay amount not covered by plan
- Deductibles and maximums may apply

If you are currently enrolled in the State of Texas Dental Choice Plan or DeltaCare USA, you will be re-enrolled automatically if you do not make a change.

You have two options to choose from: DeltaCare USA, a DHMO plan, and the State and Texas Dental Choice Plan, a PPO plan.

Under DeltaCare USA, choose a primary care dentist **(PCD)** from the DeltaCare USA network, and visit this dentist to receive benefits. With the State of Texas Dental Choice plan, you can visit any licensed dentist. You'll save the most by staying in network.

With DeltaCare USA, you pay set copayments for covered procedures **when treatment is provided by your assigned PCD and pay 75% of your dentist's usual fee when treatment is provided by a specialist.** There are no deductibles or maximums under DeltaCare USA.

The State of Texas Dental Choice plan covers procedures at set percentages. You pay the amount not covered by your plan. It has deductibles and maximums.

**Let's look at some of the benefits of the DHMO plan.**

- When you sign up for a DeltaCare USA plan, you and your dependents must choose a primary care dentist (PCD) from our carefully screened DeltaCare USA dentist network. **Remember that you must visit your designated PCD in order to receive benefits.* You and your covered dependents can have different PCDs.**

- Then, schedule an appointment with your DeltaCare USA dentist.

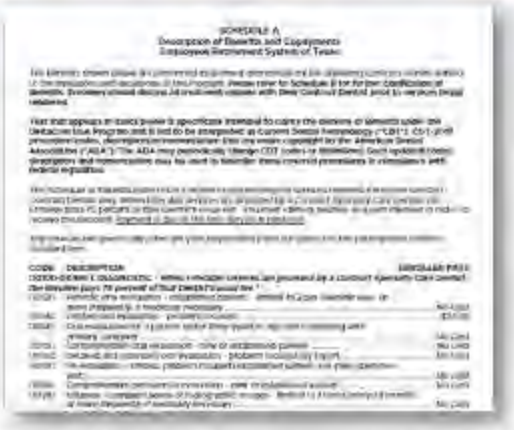
- When you visit the dentist, you don't need to bring an ID card to receive treatment – just provide the dental office with your name, Delta Dental ID member number and your birth date. Your covered dependents should provide their personal information and Delta Dental ID member number.

- Your dentist will work directly with us to complete any necessary paperwork, so you won't need to worry about any claim forms. Just pay your copayment (if you have one) at the time of your treatment.

We recommend that you read your plan booklet to learn more about covered procedures, copayment amounts and any limitations or exclusions. Those booklets are available on the plan website – **www.ERSdentalplans.com**.

# DeltaCare USA copays

## Copays remain the same next plan year



A complete copy of the DHMO benefits summary is available at **www.ERSdentalplans.com**

The copays for services are not changing. If you would like a full schedule of copayments, please visit the plan website at www.ERSdentalplans.com.

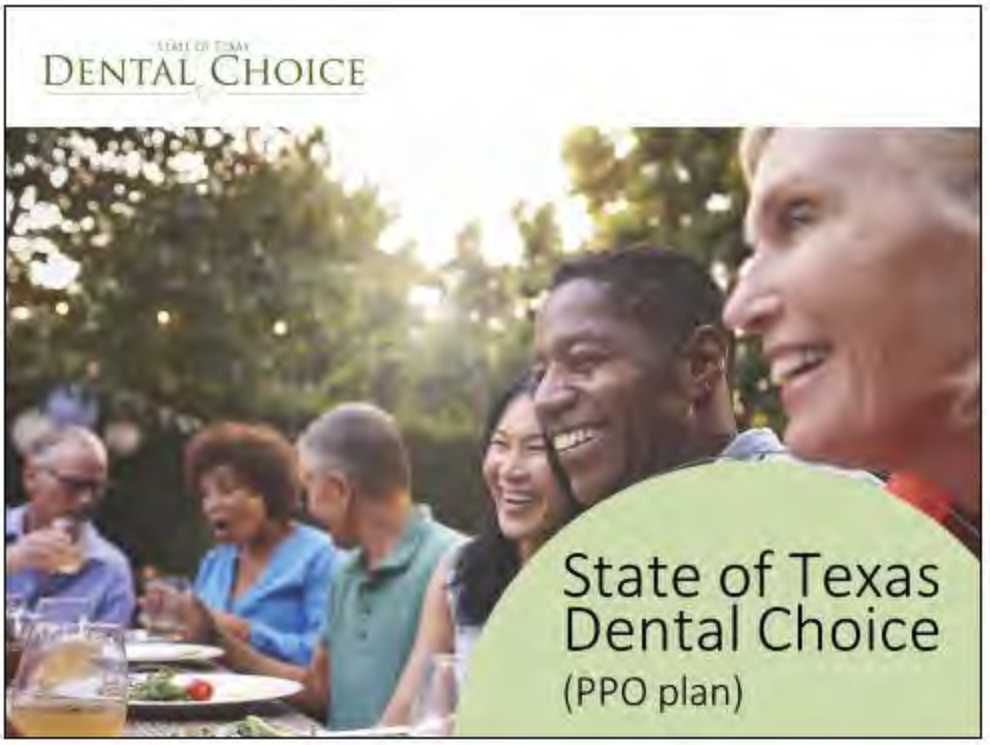
## Emergency services

**For urgent care away from your PCD**

- Plan includes out-of-network coverage for emergencies.
- You pay for treatment and request reimbursement by submitting a claim form, found on **www.ERSdentalplans.com**. Members are responsible for service copayment(s).

If you need urgent care and are away from your primary care dentist (PCD):

- The plan includes out-of-network coverage for emergency care (palliative, or pain relief, services only)
- You will be required to pay for treatment and request reimbursement by submitting a claim form, found on www.ERSdentalplans.com.
- Members are responsible for the applicable copayment(s). (Refer to your plan booklet on www.ERSdentalplans.com for specific coverage details and procedures.)




Now that we've gone through the details of the DHMO plan, let's talk about the details of the State of Texas Dental Choice PPO plan.

There are no waiting periods.

Covered services under the PPO plan are paid based on a percentage of the dentist's fee. You will pay deductibles and coinsurance in this plan.

There are three ways to use the plan, you can use a Delta Dental PPO™ dentist, a Delta Dental Premier® dentist or a dentist not in the network. This means you have the freedom to visit any licensed dentist, anywhere.

## Provider networks

**Access to two networks**

**Delta Dental PPO™**

Maximize savings with a Delta Dental PPO dentist.

Dentists in this network typically charge less for covered services, and members will **get the most savings.**

**Delta Dental Premier®**

Dentists in this network may charge more for covered services than dentists in the PPO network.

Services are covered at the same coinsurance, but enrollees typically won't save as much with a Premier dentist as they would with a PPO dentist.

Maximize your savings by visiting a Delta Dental PPO dentist. Dentists in this network typically charge less for covered services, and you will **get the most savings. Nationwide, the PPO network has 132,000 dentists and 9,000 of those dentists are in Texas.**

You may also choose to visit a Premier dentist. Dentists in this network may charge more for covered services than dentists in the PPO network. Services are covered at the same coinsurance, but you typically won't save as much with a Premier

dentist as you do with a PPO dentist. Nationwide, the Delta Dental Premier network has 156,000 dentists and 11,000 of those dentists are in Texas.

## Benefits

Highlights:

- Deductibles and coinsurance rates remain the same for Plan Year 2020.
- Dentist fees may change, increasing or decreasing your total out-of-pocket costs.
  - (Example: Your coinsurance remains the same at 50%. If your dentist charges $100 for a cleaning, you pay $50. If the dentist fee increases to $150, you will pay $75.)
- Expect a cost increase if you choose to visit a Premier or out-of-network dentist.


- Deductibles and coinsurance rates remain the same for Plan Year 2020.
- Dentist fees may change, increasing or decreasing your total out-of-pocket costs.
  - (Example: Your coinsurance remains the same at 50%. If your dentist charges $100 for a cleaning, you pay $50. If the dentist fee increases to $150, you will pay $75.)

- Expect a cost increase if you choose to visit a Premier or out-of-network dentist.

| Benefits | PPO and Premier dentist | | Non-PPO dentist | |
|---|---|---|---|---|
| Preventive Services | 100% no deductible | | 90% after Preventive Deductible | |
| Basic Services | 90% after Basic/Major Deductible | | 70% after Basic/Major Deductible | |
| Major Services | 50% after Basic/Major Deductible | | 40% after Basic/Major Deductible | |
| Calendar-year Deductible (excludes Orthodontia Services) | Individual $0 | Family $0 | Individual $50 | Family $150 |
| Preventive Deductible Basic/Major Deductible | $50 | $150 | $100 | $300 |
| Annual Maximum (excludes Preventive & Orthodontia Services) | $1,500* Once the Annual Maximum is met, the plan will pay 40% of covered expenses for the remainder of the year. | | | |
| Orthodontia (Adult & Child) | Coverage at 50% coinsurance, with no deductible. Lifetime maximum of $2,000. Continue treatment with current orthodontist and payment plan if transitioning from a group- or employer-sponsored plan to State of Texas Dental Choice. | | | |

This chart shows the benefits of using an in-network dentist. You will still receive benefits if you visit an out-of-network dentist, but you will pay more.

If you're away from home when a dental emergency occurs, seek immediate treatment from any licensed dentist.

Pay for dental services at the time of your appointment, ensuring you receive a detailed receipt/billing statement that includes:

- Amount paid, in original currency
- Services provided and teeth treated
- Dentist's name and address
- Date of service

If possible, have the billing statement translated into English for faster claim processing. Then, submit a claim form from www.ERSdentalplans.com. Further instructions will be provided.

Now, let's do a brief comparison of the two plans.

# Compare PPO and DeltaCare USA

## What's covered: Diagnostic & preventive (D&P) care

| | State of Texas Dental Choice | | DeltaCare USA |
|---|---|---|---|
| | PPO and Premier dentists | Non-PPO dentist | |
| **Dental exam** | Plan pays 100% | Plan pays 90% | No cost |
| **Child cleaning** | Plan pays 100% | Plan pays 90% | $12 |
| **Adult cleaning** | Plan pays 100% | Plan pays 90% | $12 |
| **Sealants** (1st perm. molars to age 9 and 2nd perm. molars to age 16) | Plan pays 100% | Plan pays 90% | $10 |

Here's a look at the benefits for common diagnostic and preventive services.

The PPO plan costs are based on percentages.
The DHMO plan costs are based on fixed copays per procedure.

**Discover our web and mobile resources**

It's easy to access your plan information, contact Customer Service and learn more about oral health. Whether you're on a computer, smartphone or tablet, here's how you can get more information.

# Contact information

## Call us or go online

By phone (888) 818-7925 (TTY/TDD 711)
Monday through Friday
8 am – 7 pm CT

Online www.ERSdentalplans.com

You can call us toll-free at (888) 818-7925 (TTY: 711), Monday through Friday, 8 a.m. - 7 p.m. CT. You may also visit us online at www.ERSdentalplans.com.

**Speak Spanish? So do we!**

Delta Dental provides services for Spanish-speaking enrollees, including:

- Flyers in Spanish on dental health topics and how to make the most of your dental program
- Spanish-language videos on dental health topics
- Spanish- and English-speaking Customer Service representatives, available Monday through Friday
- Language assistance services ensure that dental insurance and benefits information is provided in a member's native language.

# www.ERSdentalplans.com

## Your dental plans website homepage

We've created a website with information specific to your dental plans. Find plan information, the dentist search tools and more at www.ERSdentalplans.com

# Log in to your online account

www.ERSdentalplans.com

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You can create a personal online account to manage your plan.

# Go mobile

Visit the mobile-optimized site or download the app

| | Find a dentist | Coverage details* | Electronic ID card* | Cost estimator | Musical timer |
|---|---|---|---|---|---|
| Mobile-optimized site | ✓ | ✓ | ✓ | ✓ | |
| Delta Dental app | ✓ | ✓ | ✓ | ✓ | ✓ |

Visit the mobile-optimized site on your smartphone at **www.ERSdentalplans.com**, or download the **Delta Dental Mobile** app from Google Play or the App Store.

*Available after your plan takes effect.

It's easy to get information on the go. With our mobile resources, you can find a dentist, check your plan information, pull up an electronic ID card, estimate the cost of your next procedure and more.

To visit the site, just go to **www.ERSdentalplans.com** on your smartphone.

To download the app, go to the App Store or Google Play. Search for **Delta Dental**. Download the free Delta Dental Mobile app from Delta Dental Plans Association.

*Note: Benefits, eligibility and claims information are not currently optimized for enrollees in DeltaCare® USA plans, but can still be accessed from your smartphone. Some features are available to PPO and Premier enrollees only.*

The State of Texas Dental Choice Plan is offered by Employees Retirement System of Texas and administered by Delta Dental Insurance Company.

Delta Dental is a registered trademark of Delta Dental Plans Association.