

 **DELTA DENTAL**® Following a thorough selection process, the ERS Board of Trustees recently awarded contracts for the Texas Employees Group Benefits Program (GBP) dental insurance plans to Delta Dental, effective September 1, 2019. Delta Dental is the new third-party administrator (TPA) for the State of Texas Dental Choice Plan preferred provider organization (PPO). DeltaCare USA, an affiliate of Delta Dental, is the new dental health maintenance organization (DHMO). These plans are available to Texas agency and higher education employees, retirees and their eligible dependents.

 **DENTAL CHOICE** The State of Texas Dental Choice PPO is a self-funded plan, meaning that ERS determines what will be covered under the plan and uses members' premium contributions to pay for the plan's share of eligible expenses. The TPA manages the provider network and processes the claims.

This plan allows for two routine exams and cleanings per calendar year. Coverage is available for diagnostic and preventive services, basic services, major services, and even adult orthodontic services. Costs vary depending on whether you use an in-network or out-of-network dentist and the services provided. The plan pays up to \$2,000 for covered services each year. For a detailed list of services and coverage, visit [www.ERSdentalplans.com](http://www.ERSdentalplans.com).

## Two State of Texas Dental Choice networks

ERS chose Delta Dental in part because of its large network of dentists. Delta Dental has two networks available to State of Texas Dental Choice participants:

- Delta Dental PPO network
- Delta Dental Premier network

 **DeltaCare® USA** DeltaCare USA, an affiliate of Delta Dental, is the new dental health maintenance organization (DHMO). Benefits and premiums for this plan will be very similar to the benefits in the current HumanaDental DHMO.

## DeltaCare USA DHMO

If you who enroll in the DeltaCare USA DHMO, you must choose a primary care dentist (PCD) and use the network of providers, or you will not get any benefits. Before you enroll,

Both networks offer board-certified dentists. The difference between the networks is how much you would pay for certain services. If you go to a Delta Dental PPO dentist, you will likely pay less out of pocket for some services. You might pay more to see a Premier network dentist than a PPO network dentist, but the Premier dentist will still cost less than an out-of-network dentist – and you won't be balance billed.

If you do not go to an in-network dentist, you will get out-of-network benefits and pay more of the dentist's charges.

## Example of participant costs

	PPO dentist	Premier dentist	Out-of-network dentist
Dentist's normal charge	\$1,000	\$1,000	\$1,000
Dentist accepts as full payment	\$690	\$840	\$1,000
Plan pays	\$345	\$420	\$400
You pay	\$345	\$420	\$600

NOTE: This is an example only. Actual costs of services may vary. Refer to your plan booklet for specific pricing details.

make sure there is a DHMO network dentist in your area by visiting [www.ERSdentalplans.com](http://www.ERSdentalplans.com). You and your covered dependents do not have to choose the same PCD.

This plan allows for two routine exams and cleanings per calendar year. There are no yearly maximums or deductibles. Copays do not apply to services from participating specialty dentists. Instead, you get up to 25% off the full cost for those services. Orthodontic coverage is available to adults and children. Costs vary depending upon services provided.

## Enrollment made easy!

Participants currently enrolled in either dental insurance plan will not need to re-enroll this summer. Unless you make changes during Summer Enrollment, you and your eligible covered dependents will continue enrollment in your current plan.

If you are not currently enrolled in a dental insurance plan, you can enroll or make changes during Summer Enrollment, with coverage beginning on September 1, 2019. To enroll, log into your ERS OnLine account during your phase or ask your benefits coordinator for help.

**Check the other side for more about dental insurance and important news about the dental discount plan.**

## No ID cards necessary

To help keep costs low, not every dental plan participant will get an ID card. Active employees and dependents will NOT get cards.

Participating Delta Dental dentists should not require ID cards.

If you want a card, you can:

- register for a Delta Dental online account to print an ID card and/or
- use the Delta Dental app to download a virtual card to your smartphone. (Dependents will not have access to the Delta Dental app.)

**Please note:** only the employee's or retiree's name will be listed on the card. Dependents' names will not be listed.

In August, ERS will mail a Welcome Letter to every employee and retiree enrolled in dental insurance. The letter will include the policy holder's Delta Dental member number. A dependent can get coverage at an in-network dentist by giving their own name, or the policy holder's name and member number.

## Making the change

	Now (Through August 31)	Later (Starting September 1)
<b>Find a dentist</b>	To locate a dentist, visit <a href="http://humanadental.com/ers/">http://humanadental.com/ers/</a>	To locate a dentist, visit <a href="http://www.ERSdentalplans.com">www.ERSdentalplans.com</a>
<b>ID cards</b>	Current dental insurance participants should continue using their current HumanaDental ID card.	Tell your dentist your insurance is through Delta Dental. Provide the dental office with your personal information for enrollment verification. (In-network dentists should not need to see an ID card.)
<b>Plan Year 2019 claims</b>	Call HumanaDental customer care toll-free at (877) 377-0987 (TTY:711) Monday-Friday, 7 a.m. - 7 p.m. CT. To see your dental claims information for Plan Year 2019 (September 1, 2018 - August 31, 2019), log in to your HumanaDental account at <a href="http://humanadental.com/ers/">http://humanadental.com/ers/</a> .	
<b>Plan Year 2020 claims</b>	Starting June 24, you can contact Delta Dental customer care at (888) 818-7925 (TTY: 711), Monday – Friday from 7 a.m. to 8 p.m. CT or visit <a href="http://www.ERSdentalplans.com">www.ERSdentalplans.com</a> for more information about your plan benefits.	Starting September 1, you can create a Delta Dental account at <a href="http://www.ERSdentalplans.com">www.ERSdentalplans.com</a> to view your Plan Year 2020 dental claims online and print an ID card.

## State of Texas Dental Discount Plan ending— check the Discount Purchase Program for discount dental plans

Effective September 1, 2019, the State of Texas Dental Discount Plan<sup>SM</sup>, administered by Careington International Corporation, will not be offered through the Texas Employees Group Benefits Program (GBP). If you are interested in a dental discount plan, check the Discount Purchase Program<sup>SM</sup> starting September 1.



### Where can I get a dental discount plan?

The Discount Purchase Program is the source for dental discount plans. The Discount Purchase Program is an online marketplace administered by a company called Beneplace. The Discount Purchase Program offers discounts on a variety of products and services—with no fees or membership requirements.

A dental discount plan will be available through the Discount Purchase Program (<http://beneplace.com/discountprogramers/>) on September 1. Premiums and other aspects of the plans could be different from what they are in the State of Texas Dental Discount Plan. You will not be able to have the premium deducted from your paycheck or annuity.

### Do I need to enroll again if I want dental coverage?

Yes. State of Texas Dental Discount Plan participants' coverage will end on August 31, 2019. During your Summer Enrollment phase, you have the chance to enroll in the State of Texas Dental Choice Plan preferred provider organization

(PPO) or the DeltaCare USA dental health maintenance organization (DHMO). Or you can wait until September 1 (or later) to sign up for a dental discount plan on the Discount Purchase Program website. One of the benefits of offering dental discount plans through the Discount Purchase Program is that you can enroll or drop out any time of the year—you don't have to wait for Summer Enrollment or a qualifying life event.

### Will there still be a State of Texas Dental Discount Plan?

No. The State of Texas Dental Discount Plan will no longer exist.

### Why is this change happening?

We can better serve our members by allowing them to access dental discount plans in the Discount Purchase Program. Members are also free to enroll in dental discount plans that aren't available through the Discount Purchase Program.