

State of Texas Dental Choice<sup>SM</sup> PPO plan  
and  
DeltaCare<sup>®</sup> USA DHMO plan



# Plan options

Choose the plan option that is right for you:

## DeltaCare<sup>®</sup> USA

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

## STATE OF TEXAS DENTAL CHOICE

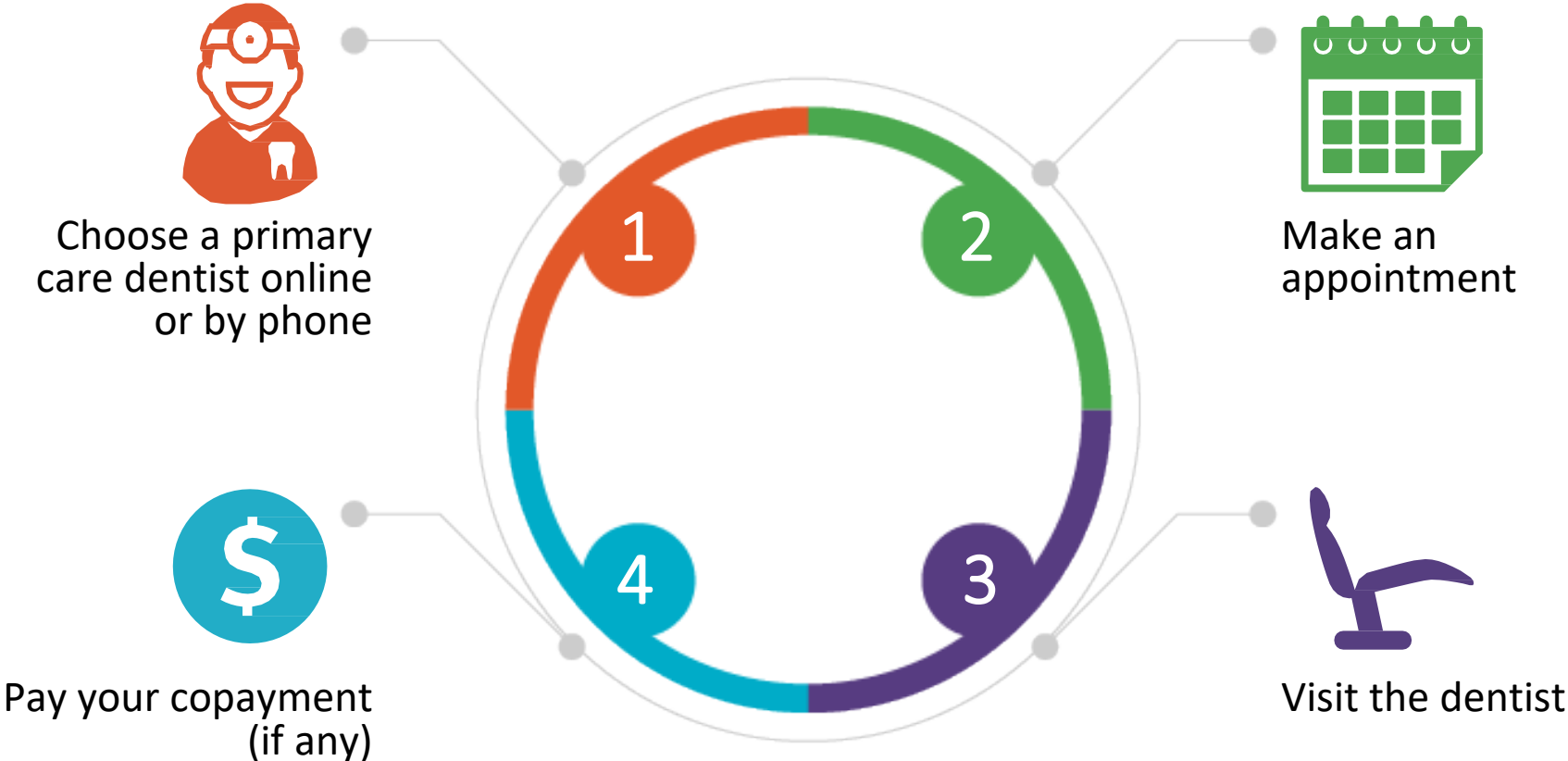
- Visit any dentist, but save money by staying in network
- Pay amount not covered by plan
- Deductibles and maximums may apply

A photograph of three diverse individuals—two women and one man—gathered around a smartphone. The man on the left has a large afro and is wearing an orange sweater over a blue collared shirt. The woman in the center has blonde hair and is wearing a yellow jacket over a black and white polka-dot shirt. The woman on the right has dark hair, wears glasses, and a red and black plaid shirt. They are all smiling and looking at the phone. A large green circle is overlaid on the top right of the image, containing the text 'DeltaCare USA (DHMO)'.

# DeltaCare USA (DHMO)

# How DeltaCare USA works

Getting dental care is easy





# DeltaCare USA provider network

## Designate a dentist

- You must designate a primary care dentist (PCD) from the DeltaCare USA network.
- The DeltaCare USA network has 2,475 dentist locations in Texas.
- Designate or change a DeltaCare USA dentist on the phone or online at **[www.ERSdentalplans.com](http://www.ERSdentalplans.com)**.

## Recommend a dentist

- If your dentist isn't in network for the DeltaCare USA plan, you can recommend your dentist on the plan website at **[www.ERSdentalplans.com](http://www.ERSdentalplans.com)**.

# Visiting a specialist

Must designate a PCD to get specialist benefits

- If a PCD is designated, you can visit any DeltaCare USA specialist.
- Member pays 75% of the specialist usual fee.
- A DeltaCare USA dentist will help coordinate in-network specialty care.

# Orthodontics (DHMO)

## Adult and child coverage

- Comprehensive orthodontics for children and adults, plus limited orthodontics for children.
- Pay the listed copayments for treatment rendered by your PCD or 75% of a DeltaCare USA specialist's usual fee.
- Tooth extractions for orthodontic purposes are covered at listed copayments.

# Pre-treatment estimate

It's easy to plan for dental expenses

1<sup>ST</sup>

Ask your dentist for an estimate

2<sup>ND</sup>

Dentist sends details to Delta Dental

3<sup>RD</sup>

You and your dentist receive a cost estimate



# DeltaCare USA

## DeltaCare USA Copays

**SCHEDULE A**

**Description of Benefits and Copayments**  
 The Benefits shown below are performed as deemed appropriate by the attending Participating 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 Participating 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 Current Dental Terminology (“CDT”), CDT-2020 procedure codes, descriptors or nomenclature that are under copyright by the American Dental Association (“ADA”). The ADA 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.*

This Schedule of Benefits reflects the Enrollee’s responsibility for services received from their selected Participating general dentist only. When referable services are provided by a Participating Specialty Care Dentist, the Enrollee pays 75 percent of that Dentist’s usual fee. You must identify yourself as a plan member in order to receive the discount. Payment is due at the time service is rendered.

Any services not specifically listed are your responsibility and are subject to the participating dentist’s standard fees.


<u>CODE</u>	<u>DESCRIPTION</u>	<u>ENROLLEE PAYS</u>
<b>D0100-D0999</b>	<b>DIAGNOSTIC - <i>When referable services are provided by a Participating Specialty Care Dentist, the Enrollee pays 75 percent of that Dentist’s usual fee.*</i></b>	
D0120	Periodic oral evaluation - established patient – <i>limited to 2 per calendar year, or more frequently, if medically necessary</i> .....	No Cost
D0140	Limited oral evaluation - problem focused .....	\$22.00
D0145	Oral evaluation for a patient under three years of age and counseling with primary caregiver .....	No Cost
D0150	Comprehensive oral evaluation - new or established patient .....	No Cost
D0160	Detailed and extensive oral evaluation - problem focused, by report .....	No Cost
D0170	Re-evaluation - limited, problem focused (established patient; not post-operative visit) .....	No Cost
D0180	Comprehensive periodontal evaluation - new or established patient .....	No Cost
D0210	Intraoral - complete series of radiographic images - <i>limited to 1 series every 24 months, or more frequently if medically necessary</i> .....	No Cost

A complete summary is available at [www.ERSdentalplans.com](http://www.ERSdentalplans.com)

# Emergency services

For urgent care away from your PCD

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



# State of Texas Dental Choice (PPO plan)

# State of Texas Dental Choice<sup>SM</sup>

- No waiting periods
- Coinsurance-based
- Freedom to visit any licensed dentist, anywhere
- Visit a dentist in Delta's PPO network and save

# 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.



# Delta Dental dentists

## Recommend your dentist

- Find network dentists online at **[www/ERSdentalplans.com](http://www/ERSdentalplans.com)**.
- If your current dentist isn't in the Delta Dental network, you can recommend your dentist at the plan website at **[www/ERSdentalplans.com](http://www/ERSdentalplans.com)**.
- Our Delta Dental provider recruitment team will reach out to your dentist within five business days of receiving the recommendation form.

# Benefits

## Snapshot of your benefits

	State of Texas Dental Choice	
	PPO and Premier dentists	Non-PPO dentist
<b>Dental exam</b>	Plan pays 100%	Plan pays 90%
<b>Filling</b>	Plan pays 90%	Plan pays 70%
<b>Crown</b>	Plan pays 50%	Plan pays 40%
<b>Sealants</b> (1 <sup>st</sup> perm. molars to age 9 and 2 <sup>nd</sup> perm. molars to age 14)	Plan pays 100%	Plan pays 90%



# Orthodontics (PPO)

## Adult and child coverage

- Coverage for orthodontics for children and adults at 50% coinsurance
- Unmarried children may be covered until age 26.
- No deductible
- Lifetime maximum of \$2,000
- Continue treatment with the current orthodontist and payment plan if transitioning from a group- or employer-sponsored plan to State of Texas Dental Choice

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# Emergency coverage

## Worldwide coverage

- Visit any licensed dentist worldwide and receive benefits
- Submit a claim for reimbursement



# Comparing plans





# Compare PPO and DeltaCare USA

## Deductibles

	State of Texas Dental Choice		DeltaCare USA
	PPO and Premier dentists	Non-PPO dentist	
<b>Deductible</b> Diagnostic and preventive services (D&P) Per calendar year	Waived at PPO and Premier dentists	\$50 per person \$150 per family	No deductible
<b>Deductible</b> Basic and major services Per calendar year	\$50 per person \$150 per family	\$100 per person \$300 per family	No deductible

# Compare PPO and DeltaCare USA

## Maximums

	State of Texas Dental Choice		DeltaCare USA
	PPO and Premier dentists	Non-PPO dentist	
<b>Annual maximum</b> Per calendar year	\$2,000 per person	\$2,000 per person	No maximum
<b>Orthodontic</b> Lifetime maximum	\$2,000 per person	\$2,000 per person	No maximum



# 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	
<b>Filling D2331</b>	Plan pays 90%	Plan pays 70%	\$32
<b>Crown D2722</b>	Plan pays 50%	Plan pays 40%	\$299



# Compare PPO and DeltaCare USA

## What's covered: Orthodontics

	State of Texas Dental Choice		DeltaCare USA
	PPO and Premier dentists	Non-PPO dentist	
Comprehensive orthodontics (child or adolescent)	Plan pays 50%	Plan pays 50%	\$1,800 copayment
Comprehensive orthodontics (adults)	Plan pays 50%	Plan pays 50%	\$2,100 copayment

# Resources



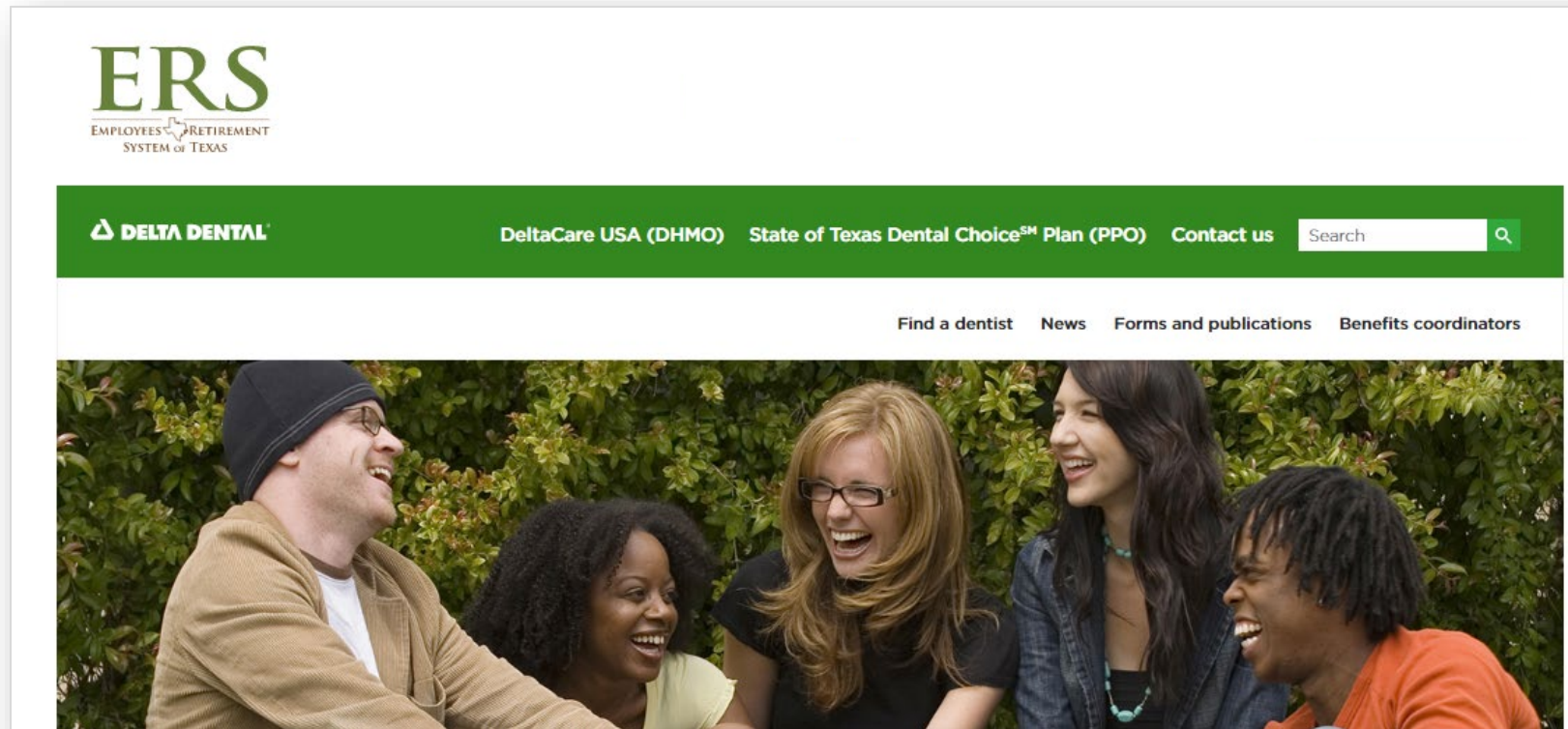
# ¿Habla español?

## Nosotros también

- Información sobre la salud dental
- Detalles de los beneficios
- Representantes de servicio al cliente
- Servicio de asistencia en su idioma

# www.ERSdentalplans.com

Your dental plans website homepage





# Find a network dentist

Use the online dentist search tool

1. Go to **[www.ERSdentalplans.com](http://www.ERSdentalplans.com)**.
2. Look for the **Find a dentist** tool for the network plan – DeltaCare USA or PPO.
3. Search by name, address, city or ZIP code.
4. Click **Search** or narrow your search by location, specialty, network and language.
5. Your search results will include a dentist's Yelp rating (if available), address and phone number.



# Member portal

Your secure online account

After enrollment, create an account at **[www/ERSdentalplans.com](http://www/ERSdentalplans.com)** to:

- track claims status,
- review deductible information (State of Texas Dental Choice,)
- designate a PCD online (DeltaCare USA,)
- elect to go paperless and receive online claims statements,
- print an ID card and more.



# 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](http://www.ERSdentalplans.com)**, or download the **Delta Dental Mobile** app from Google Play or the App Store.

\*Available after your plan takes effect.



# Contact information

Call us or go online

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

By email      [ERSDentalinfo@delta.org](mailto:ERSDentalinfo@delta.org)

Online          [www.ERSdentalplans.com](http://www.ERSdentalplans.com)

Thank you.