

# Healthier Smiles

For California school district employees



Delta Dental's incentive plan for California school district employees is designed to encourage regular dentist visits that keep your smile healthy and bright. If you visit any licensed dentist for a cleaning and exam at least one time during your plan year, your benefits will increase each consecutive year until your plan covers 100% of your coinsurance (the amount you pay for covered services) for preventive services.<sup>1</sup>

### No visit? No worries

If you miss your cleaning and exam one year, your benefits continue at the same level. (For example, if your plan pays 80% your second year and you don't visit the dentist that year, your plan will still pay 80% your third year.) You won't receive an incentive increase that year, but you aren't penalized either.

### Lapses in coverage

If there's a break in your coverage, your benefits revert to the first year's coverage level (70% in the chart). Breaks in coverage usually happen if you opt out of dental insurance for a period of time. If you're transferring to another school district with an incentive plan, as long as termination and enrollment are on consecutive days, you won't have a break in coverage.

## Lower your out-of-pocket costs

Consecutive years you are covered by the incentive plan	First year	Second year	Third year	Fourth year
Your plan pays	70%	80%	90%	100%
Your coinsurance	30%	20%	10%	None <sup>2</sup>

This example assumes you visit a licensed dentist for diagnostic or preventive care at least once per plan year. For illustrative purposes only.

<sup>1</sup> Some plans may also extend the incentive to diagnostic benefits and other services. If your plan includes orthodontics or prosthodontics, these services are typically not part of the incentive plan. Other benefits may also be excluded. Refer to your plan booklet for a full list of services covered by your incentive plan. You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Out-of-network dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

<sup>2</sup> In this illustrative example, you would have no coinsurance at a Delta Dental dentist. Since non-Delta Dental dentists have no restrictions on what they can charge, you may have to pay the difference between the plan allowance and their submitted fee, which is known as "balance billing."



# 5 easy ways to get more value from your plan

Already on track to get the most from your incentive plan?

Learn more easy ways to save:

1

## Choose a network dentist

Maximize your savings by choosing a Delta Dental network dentist. Delta Dental dentists agree to charge reduced fees for covered services and won't "balance bill" you for amounts not covered by your dental plan. Delta Dental dentists are carefully screened for quality and they will complete and submit all claim forms for you. Find a network dentist near you at [deltadentalins.com](http://deltadentalins.com).

2

## Try a pre-treatment estimate

You can ask your dentist to obtain a free estimate from us before you begin treatment.<sup>3</sup> Called a "pre-treatment estimate," this service is especially helpful when you:

- Expect dental work to exceed \$300 (like for a crown, wisdom tooth extraction, bridge, dentures or periodontal surgery)
- Aren't sure if a procedure is covered by your plan
- Worry that a procedure might exceed your annual plan maximum
- Need to budget for your payment

3

## Set up an online account

Create a free, secure online account at [deltadentalins.com](http://deltadentalins.com) to get plan information online anytime. Access benefits, eligibility, claims status, average procedure costs and more. Plus, you can view or print your ID card online.

4

## Coordinate your benefits

Are you also covered under another dental plan? Ask your dentist to include information about both plans with your claim, and we'll handle the rest.<sup>4</sup>

5

## Check out our wellness resources

Visit [mysmileway.com](http://mysmileway.com) to access a variety of oral health resources for all members of your family. And, subscribe to *Grin!*, our fun, free dental health e-magazine at [deltadentalins.com/grin](http://deltadentalins.com/grin).

<sup>3</sup> A pre-treatment estimate is not a guarantee of Delta Dental's final payment. When the treatment is complete and we receive a claim for payment, we will calculate payment based on your current eligibility, amount remaining in your annual maximum and any deductible requirements or dual coverage. Please review your plan booklet for specific details about your coverage.

<sup>4</sup> Group-specific exceptions may apply. Please review your plan booklet for details about your plan's coordination of benefits, including rules for determining primary and secondary coverage.

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## Contact us

### Online assistance:

For quick and easy online assistance, go to [deltadentalins.com](http://deltadentalins.com) > **Contact Us** > **Delta Dental of California** > **Delta Dental Premier and Delta Dental PPO Inquiries**.

### Telephone assistance:

California School District Employees: **866-499-3001**