

# Group Dental Insurance

Underwritten by Delta Dental of California

## Benefits Guide for California Optometric Association Members



Questions?

**800.775.2020**

Email:

**COA.Insurance.service@mercercor.com**



### Delta Dental PPO<sup>SM</sup> – Easy, Friendly, Accessible

We're pleased to be your partner in maintaining great oral health. The Delta Dental PPO<sup>+</sup> plan makes it easy for you to find a dentist and control your costs when you visit a network dentist. Here are some of the great things you'll need to know about enrolling with Delta Dental:

- ★ **Save with a PPO dentist.** The PPO network dentists accept reduced fees for covered services, so you'll usually pay the least when you visit a PPO network dentist. Non-Delta Dental dentists may balance bill you the difference between the contracted fee and their usual fee.
- ★ **Large dentist network.** Since Delta Dental offers access to some of the largest dentist networks in the U.S.,<sup>†</sup> chances are there's a wide choice of PPO dentists near your home or office. Use your desktop or mobile device to search for a dentist at [deltadentalins.com](http://deltadentalins.com).
- ★ **Visit the dentist of your choice.** Want to visit a non-Delta Dental dentist? No problem. You can visit any licensed dentist, but your costs are usually lowest with a PPO dentist.
- ★ **Log in to Online Services.** Check benefits, eligibility and claims status, view or print an ID card and use the "Fee Finder" tool to check average costs in your area. You can also change your Profile preference to go paperless. Use your mobile device to access many of these tools on the go; show the dental office your ID card information instead of carrying a printed card.

Visit the *SmileWay*<sup>®</sup> Wellness section of the Delta Dental website at [deltadentalins.com](http://deltadentalins.com) for dental health articles, videos, quizzes and a risk assessment tool. You can also subscribe to the free dental health e-newsletter.

### Save with a PPO Dentist

#### Your Costs



\$ Amount you save      Illustration showing sample enrollee share of cost for information purposes only. Actual dentist fees and contract allowances will vary by region, procedure and group contract.  
■ Amount you pay

<sup>†</sup> In Texas, Delta Dental Insurance Company offers a Dental Provider Organization (DPO) plan

<sup>‡</sup> Netminder Dental Network Trend Report, March 2013

## Benefit Highlights / Delta Dental PPO<sup>SM</sup>

Eligibility		
Primary enrollee, spouse (includes domestic partner) and eligible dependent children to age 26		
<b>Deductibles</b>	\$50 per person / \$150 per family each calendar year	
<b>Deductibles waived for D &amp; P?</b>	Yes	
<b>Maximums</b>	\$1,000 per person each calendar year	
<b>Waiting Period(s)</b>	Basic Services None	Major Services None

The Delta Dental PPO<sup>SM</sup> Table of Allowance plan provides you great dental benefits at a reasonable cost. With a table of allowance plan, you know in advance exactly how much the plan covers for each dental service. Delta Dental will pay the share specified on your table of allowance; you are responsible for the share of the dentist's fee not covered by the allowance.

Sample Benefits and Covered Services*	Table Allowance** (Amount Delta Dental Will Pay)
<b>Diagnostic &amp; Preventive Services (D &amp; P)</b>	D0120 Periodic oral exam – established patient: \$22 D0272 Bitewings (two films): \$22 D1110 Prophylaxis (cleaning): \$47
<b>Basic Services</b>	D2150 Amalgam fillings, two surfaces – primary or permanent: \$77 D2160 Amalgam fillings, three surfaces – primary or permanent: \$93
<b>Endodontics</b>	D3310 Root canal, (anterior – excluding final restoration): \$325
<b>Periodontics</b>	D4341 Periodontal scaling and root planing – four or more teeth per quadrant: \$92
<b>Oral Surgery</b>	D7140 Extraction, erupted tooth or exposed root (elevation and/or forceps removal): \$65
<b>Major Services</b>	D2750 Crown; porcelain fused to high noble metal: \$474 D5110 Complete denture – maxillary: \$637

\* Limitations or waiting periods may apply for some benefits; some services may be excluded.

\*\* Allowances specified above represent only a few examples from your plan's table. Please refer to your Benefit Booklet for a full schedule of allowances and for any limitations and exclusions on these benefits.

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.

## Questions?

Call Toll-Free 1-800-775-2020 • 8:00 AM - 5:00 PM Monday-Friday

If you have any questions about your eligibility, what the plan covers, rates, or how to complete the application, please do not hesitate to call. A Client Advisor will be able to immediately provide you with the information you need. Or you can email us: [COA.Insurance.service@mercer.com](mailto:COA.Insurance.service@mercer.com)

The California Optometric Association incurs costs in connection with this sponsored program. To provide and maintain this valuable membership benefit, it is reimbursed for these costs. The California Optometric Association also receives a fee for the license of its name and logo for use in connection with this plan.

### About Our Role and Compensation

The California Optometric Association has selected Delta Dental for this insurance program. Alternative insurance products may be available in the insurance marketplace. Mercer Health & Benefits Insurance Services LLC is providing this single insurer option on behalf of the California Optometric Association. In accordance with industry custom, we are compensated through commissions that are calculated as a percentage of the insurance premiums charged by insurers. We may also receive additional monetary and nonmonetary compensation from insurers, or from other insurance intermediaries, which may be contingent upon such factors as volume, growth or retention of business. This compensation may include payment from insurers for marketing related expenses or investments in technology. Our compensation may vary depending on the type of insurance purchased and the insurer selected. We will provide you additional information about our compensation and information about alternative quotes, upon your request. You may obtain this information by referring to <https://www.personal-plans.com/disclosure> and entering the security code, E471224818438 or call us at 1-888-206-5088 for specific details.

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