

Delta Dental's long-standing relationship with schools enables us to design the dental health care plan you need. Enrollees can

- choose a dentist from our large network
- change network dentists at any time
- enjoy no-hassle claims (our dentists handle claims and paperwork)

Enrollees may check on benefits and eligibility by visiting our web site or by calling our toll-free number and talking to one of a team of specialists who are specially trained to serve school district employees.

## What if I have questions about my Delta Dental plan?

If you have any questions or concerns about your plan, call Customer Service toll-free to speak with a team specialist especially trained to serve school district employees:

(866) 499-3001  
Monday – Friday  
5 a.m. – 6 p.m.  
(Pacific time)



Delta Dental of California  
P.O. Box 997330  
Sacramento, CA 95899-7330

### Customer Service

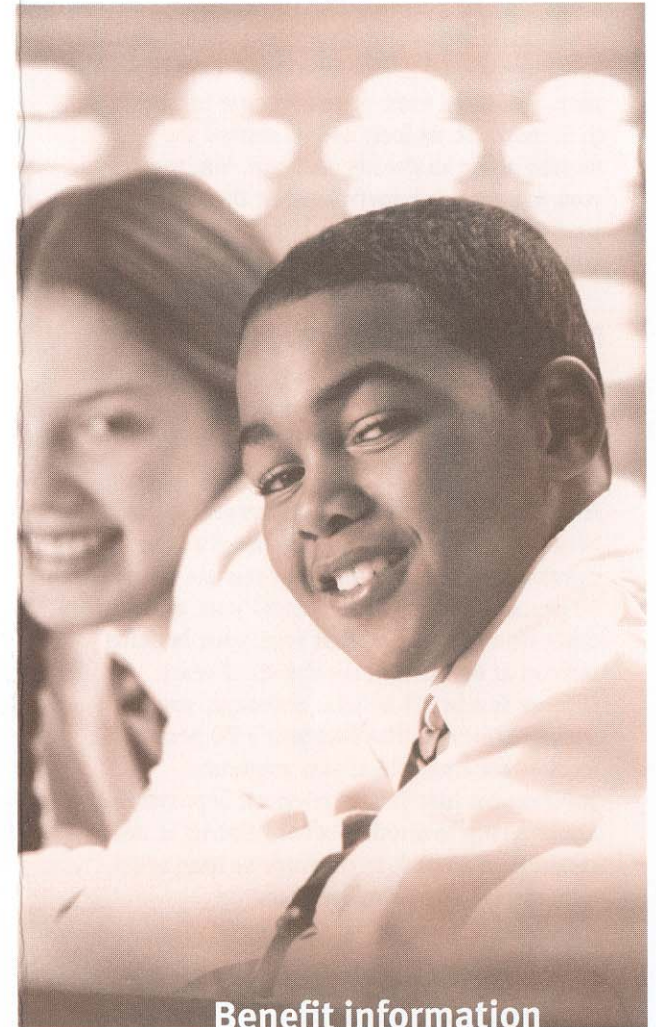
For claim and benefit inquiries,  
call toll-free:  
(866) 499-3001

Visit Delta Dental's web site at:  
[www.deltadentalca.org](http://www.deltadentalca.org)

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## What School District Employees Want to Know



Benefit information  
you can trust

## How does my Delta Dental incentive plan work?

Your dental benefit incentive plan is designed to encourage regular visits to the dentist to keep your teeth and gums healthy. Here is an example of how an incentive plan works. (This is the most common incentive plan. Check your benefits information for details of your particular incentive plan.)

The first year of your plan, most services are covered at 70 percent. The second year, your coverage increases to 80 percent, as long as you have visited the dentist once in the first year. The third year, your coverage increases to 90 percent, as long as you visited the dentist again in the second year. You receive your maximum benefit level in the fourth year — 100 percent — as long as you have visited the dentist in the third year.

First Year	Second Year	Third Year	Fourth Year
70%	80%	90%	100%

Percentage paid for certain benefits as long as you visit the dentist each year.

If you don't visit the dentist one year, your benefits continue at the same level as the previous year (for example, if you are at the 80 percent level in your second year, and you don't visit the dentist that year, your benefits remain at 80 percent for the third year). If there is a break in your coverage, your benefits revert to the first year's 70 percent level — for example, if you terminate coverage on July 31 and re-enroll September 1. Transferring to another school district is not considered a break in coverage as long as termination and enrollment are on consecutive days.

Prosthodontics and orthodontics (if coverage is part of the plan) are usually not part of the incentive plan and remain at their original level. Other benefits may also be excluded from the incentive plan — please check your plan information for details.

## How do I find a Delta dentist?

Because 91 percent of California's dentists are Delta dentists, there's a good chance that yours is too. To locate a Delta dentist near you, check the dentist directory on our web site ([www.deltadentalca.org](http://www.deltadentalca.org)), which also provides a map to the dental office. Or, to hear or receive a faxed listing of dentists in your area, call (866) 499-3001. Follow the automated instructions to search for a dentist.

## What are the advantages of visiting a Delta dentist?

Our incentive plans allow you to select any licensed dentist. However, when you visit a Delta dentist:

- **You do not pay the entire bill and wait for reimbursement from Delta Dental.** Instead, we pay our portion directly to your dentist. We send you a notice explaining your portion of the bill. You pay the dentist *only* that amount.
- **Your costs may be lower** because Delta dentists agree to charge you fees determined by us. If you are responsible for a 20 percent copayment, you pay 20 percent of your dentist's allowed fee. Also, we make sure you are not charged extra for services that should be included in the cost of a treatment. For example, when you receive a crown, you cannot be charged additional fees for tooth preparation, local anesthesia, an impression or a temporary crown.

- **The dentist handles all claim forms** and other paperwork for you.

## How do I know Delta dentists provide quality treatment?

All dentists accepted for Delta Dental membership must meet professionally recognized quality standards. They must provide information on equipment, sterilization and emergency procedures, radiation safety, cleanliness, patient treatment plans and other elements of their dental practice.

## How do I change dentists?

Our incentive plans allow you to see any licensed dentist you wish, and there is no need to notify us when you change.

## How can I find out how much my dental treatment will cost?

We offer a free service called a predetermination to help you find out in advance what your plan covers and how much your treatment will cost. Your dentist submits a proposed course of treatment to us, and we calculate your share of the cost. Your dentist then receives an estimate of the amount we will pay for allowed services, and the amount you will be responsible for.

## What happens if I have Delta Dental and my spouse has coverage with another company?

When you are covered by two dental plans, you have "dual coverage." The two carriers will coordinate your benefits, so you may enjoy lower out-of-pocket costs.