

Benefit Highlights

Delta Dental PPO™

For: **California State University - Enhanced Level II (Units 1, 2, 3, 4, 5, 6, 7, 9 & 10, M80, M98, C99 and FERP participants)**

Group No: **04018, 4918**

Effective date: **1/1/2019**

Eligibility	You, spouse or registered domestic partner and eligible dependent children to age 26
Deductibles per calendar year*	\$50 per person \$150 per family
Deductible waived for diagnostic & preventive services (D&P)?	Yes
Maximum per calendar year	\$2,000 per person
Maximum waived for D&P?	NEW Yes at PPO dentist only

Benefits and Covered Services**	Your Plan Covers***
Diagnostic & Preventive Services (D&P) Exams, cleanings, x-rays, fluoride treatment, diagnostic casts, biopsies, emergency palliative treatment, specialist consultation, space maintainers	100%
Basic Services Fillings, sealants, root canals, gum treatment, simple tooth extractions, oral surgery, injectable antibiotics, repair and recementation of crowns, inlays, bridges or dentures, denture relining	80%
Major Services Crowns, inlays, onlays, cast restorations	80%
Prosthodontics Bridges, partial dentures, full dentures, implants	80%
Orthodontics Adults and children	50%
Orthodontic Maximum	\$1,000

NEW **SmileWay Wellness Benefits**

Your dental plan offers expanded coverage if you have been diagnosed with diabetes, heart (cardiovascular) disease, HIV/AIDS, rheumatoid arthritis or stroke (cerebrovascular disease).

Here's how opting in can help you:

- 100% coverage for one periodontal scaling and root planing procedure per quadrant every year
- 100% coverage for four of the following (any combination) every year:
 - teeth cleaning
 - periodontal maintenance procedure
 - scaling in presence of moderate or severe gingival inflammation

* Any portion of the deductible satisfied during the last three months of the calendar year will be credited toward the next year's deductible.

** Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

*** Reimbursements based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

Delta Dental of California
560 Mission St., Suite 1300
San Francisco, CA 94105

Customer Service
800-626-3108

Claims Address
P.O. Box 997330
Sacramento, CA 95899-7330

deltadentalins.com/csu

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.

Enhanced Level II



Keep Smiling

Delta Dental PPO™



Save with PPO

Although you can visit any licensed dentist, you'll save the most when you choose a dentist in the Delta Dental PPO network.¹ These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.²

If you can't find a PPO dentist, Delta Dental Premier® dentists offer the next best opportunity to save. Unlike non-Delta Dental dentists, they have agreed to set fees, although your savings may be less than with a PPO dentist.

New benefit for 2019: When you visit a PPO dentist, your diagnostic and preventive services (like cleanings and exams) will not count towards your maximum. This waiver helps you save benefit dollars for when you really need them. This benefit does not apply if you visit a Delta Dental Premier or non-Delta Dental dentist.

To find a PPO dentist or check which network your dentist belongs to, visit deltadentalins.com/csu.



Set up an online account

Get information about your plan anytime, anywhere by signing up for an online account at deltadentalins.com/csu. This free service lets you check benefits and eligibility information, find a network dentist and more.



Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.



Understand transition of care

Did you start on a dental treatment plan before your PPO coverage kicked in? Generally, multi-stage procedures are only covered under your current plan if treatment began after your plan's effective date of coverage.³

Save with a PPO dentist



PPO



PREMIER



NON-DELTA DENTAL

¹ Your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

² You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Non-Delta Dental dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

³ Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

LEGAL NOTICES: Access federal and state legal notices related to your plan at deltadentalins.com/about/legal/index-enrollee.html.

Delta Dental is a registered mark of Delta Dental Plans Association.

New benefit effective 1-1-2019

Group #04018 and #04918
Enhanced I & Enhanced II
Delta Dental PPO™ plans

Protect Your Teeth and Your Wallet

Get preventive care without hitting your maximum

Thinking of skipping a cleaning? Think again. With Delta Dental's Diagnostic & Preventive Waiver, when you visit a **Delta Dental PPO™** dentist, you can get your diagnostic and preventive care without affecting your maximum. You'll keep your mouth healthy — and save benefit dollars for when you really need them. The Diagnostic & Preventive Waiver does not apply if you visit a Delta Dental Premier® or non-Delta Dental dentist.

What services are included?

Diagnostic and preventive dental services may include routine exams, cleanings, x-rays and related treatments as defined by your dental plan.

How does it help me save?

The cost of exams, cleanings and x-rays can add up. Without the Diagnostic & Preventive Waiver, these procedures would eat into your maximum. With the waiver, you'll have more of your maximum left over. That can help you cover expensive treatment down the road.

For more details about your benefits, check your Evidence of Coverage, located at deltadentalins.com/csu.

	Delta Dental pays	You pay	Your maximum remaining
Without Diagnostic & Preventive Waiver	\$350	\$100	\$1,650
With Diagnostic & Preventive Waiver	\$350	\$100	\$2,000

This example assumes an annual maximum of \$2,000, with 100% coverage for two routine exams, cleanings and x-rays at a Delta Dental dentist. Please review your plan booklet for specific details about your coverage.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

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We keep you smiling®
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