



# ALAMEDA COUNTY DELTA DENTAL PLANS

## Delta Coverage Highlights

The following information is only a summary. Once you select the plan that is right for you and your family, be sure to read the plan's Evidence of Coverage (EOC) booklet for details on how to select a dentist, what services are included, and your costs and copays, if any. The EOC can be found on the EBC online.

Plan Features*	DeltaCare USA	Delta Dental PPO		Delta PPO Supplemental Plan
		PPO	Non-PPO	(Dual-County Employee Plan)
About the Plan	Generally lower out-of-pocket costs than the PPO, but a more limited provider network. No out-of-network benefits.	Ability to see any provider, though your share of the charges will be lower if you see a Delta Dental PPO provider.		If you and your spouse/ domestic partner, and/or Young Adult Dependent (YAD) up to age 26, are employed by the County <b>and</b> enrolled in the County's Delta Dental PPO Plan, you can take advantage of the <b>Delta Dental PPO Supplemental Dental Plan</b> .  This plan supplements the Delta Dental PPO plan by adding up to an additional 25% coinsurance on your Delta Dental PPO Plan for benefits provided to the spouse/ domestic partner/ YAD as eligible dental expenses are incurred throughout the year. The annual maximum is \$600.  <b>Important Note:</b> You should not enroll in this plan if you are not covered by the County Delta Dental PPO Plan under another related County employee. To participate, one employee selects self+1 or family coverage, and the employee's spouse/ domestic partner selects the supplemental plan with self+1 or family coverage.
Your Dental Provider	<ul style="list-style-type: none"><li>You select a primary care dentist from the DeltaCare USA network.</li><li>If you need a dental specialist, your DeltaCare dentist will make the referral for you.</li></ul>	Go to any Delta Dental PPO dentist.	Use any licensed dentist, including Delta Dental Premier dentists. When you visit a non-contracted dentist and the cost exceeds the Maximum Plan Allowance, (MPA) you pay the difference.	
Annual Deductible	No deductible	\$45 per person	\$45 per person	
Annual Maximum Benefit	No annual or lifetime maximum	From \$1,550 to \$1,900 per person <sup>1</sup>		
Preventative Care <ul style="list-style-type: none"><li>Exam</li><li>Cleaning</li><li>Routine X-ray</li><li>Fluoride treatment</li></ul>	Plan generally pays 100%, but some services may require a copay. Please see EOC document.	Plan pays 100% with no deductible	Plan pays 100% of Delta Dental Premier dentist's fee or MPA. No deductible.	
Basic Care <ul style="list-style-type: none"><li>Fillings</li><li>Extractions</li><li>Root canal therapy</li><li>Periodontics</li></ul>	Plan generally pays 100%, but some services may require a copay. Please see EOC document.	Plan plays 85% after deductible	Plan plays 80% of Delta Dental Premier dentist's fee or MPA after deductible	
Major Care <ul style="list-style-type: none"><li>Crowns</li><li>Inlays</li><li>Bridges</li><li>Dentures</li></ul>	Plan generally pays 100%, but some services may require a copay. Please see EOC document.	Plan pays 80% after deductible, includes coverage for implants	Plan pays 80% of Delta Dental Premier dentist's fee or MPA after deductible, includes coverage for implants	
Orthodontia (adult and child)	Covered with a copay, which varies by treatment. Please see EOC document.	<ul style="list-style-type: none"><li>\$2,500 lifetime maximum per person</li><li>Plan pays 50% of cost up to maximum</li><li>Deductible does not apply</li></ul>		
Other	<ul style="list-style-type: none"><li>Implants are not covered</li><li>Mouth guards are covered</li></ul>	TMJ and Mouth guards are covered at 60%	TMJ and mouth guards are covered at 60% of the Delta Dental dentist's Premier fee or MPA after deductible	

\* If there is any conflict between the information in this summary and the Plan's EOC, the EOC determines benefits provided.

<sup>1</sup> While most employees have a \$1,900 annual maximum, some employees have a \$1,550, \$1,650 and \$1,750 annual maximum. Check your Memorandum of Understanding or Administrative Code (if unrepresented), to see which maximum applies to you.