



UC SHIP 2022/2023

# Keep Smiling Delta Dental PPO™



#### Save with PPO

Visit a dentist in the PPO¹ network to maximize your savings.² These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.³ Find a PPO dentist at **deltadentalins.com**.

#### Set up an online account

Get information about your plan anytime, anywhere by signing up for an online account at **deltadentalins.com**. This useful service, available once your coverage kicks in, lets you check benefits and eligibility information, find a network dentist and more.

Register with your student ID number (including all alphanumeric characters) or your medical ID number (beginning with the number "8" or "CA").

#### Print an ID card at home

You don't need a Delta Dental ID card when you visit the dentist. Just provide your name, birth date and student ID or medical number. Prefer to take a paper or electronic ID card with you? Simply sign in to your online account, where you can view or print your card with the click of a button.

#### 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.<sup>4</sup> You can find this date by logging in to your online account.

#### Newly covered?

Visit deltadentalins.com/welcome.

## Save with a PPO dentist





<sup>1</sup> In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

<sup>&</sup>lt;sup>2</sup> You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

<sup>&</sup>lt;sup>3</sup> 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>&</sup>lt;sup>4</sup>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.

### Benefit Highlights

Delta Dental PPO™

For: UC Student Health Insurance Plan (UC SHIP)
Group No: 20096 (Graduates)
20097 (Undergraduates)

Eligibility	Primary enrollee, spouse (or domestic partner) and eligible dependent children to the end of the end of the month dependent turns <b>26</b>		
Deductibles	<b>Delta Dental PPO dentists:</b> \$25 per person each plan year <b>Non-Delta Dental PPO dentists:</b> \$50 per person each plan year		
Deductibles waived for Diagnostic & Preventive (D&P)?	Yes		
Maximums***	<b>Delta Dental PPO dentists:</b> \$1,000 per person each plan year <b>Non- Delta Dental PPO dentists:</b> \$750 per person each plan year		
D&P counts toward maximum?	Yes		
Waiting Periods	Basic Benefits None	Major Benefits None	Prosthodontics None

Benefits and Covered Services*	Delta Dental PPO dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D&P) Exams, cleanings and x-rays	100%	80%
Basic Services Fillings, posterior composites and sealants	80%	60%
Endodontics (root canals) Covered Under Basic Services	80%	60%
Periodontics (gum treatment) Covered Under Basic Services	80%	60%
Oral Surgery Covered Under Basic Services	80%	60%
Night Guards	80%	60%
Major Services Crowns, inlays, onlays and cast restorations	70%	40%
<b>Prosthodontics</b> Bridges, dentures and implants	70%	40%

- \* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.
- \*\* Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and the program allowance for non-Delta Dental dentists.
- \*\*\* The maximum amount for in and out-of-network services are combined; no member will have more than \$1,000 in benefits per plan year.

**Delta Dental of California** 560 Mission St., Suite 1300 San Francisco, CA 94105 Customer Service 888-335-8227 Claims Address P.O. Box 997330 Sacramento, CA 95899-7330

#### deltadentalins.com/ucship

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.