



Resources at your fingertips

Go online to manage your plan

Whether you need to check your benefits or select a new dentist, you can do it all with Delta Dental's online tools.

Create an account

What you can do:

- Check your plan details and eligibility.
- Browse claim history.
- Download plan documents.
- Find an in-network dentist.
- View your member ID card or print a paper copy.
- Update your settings to paperless.



Try it out: Go to deltadentalins.com and choose **Log in** to create an account or log in to your existing account.

Tip: Access your benefits info on mobile, tablet or desktop!

Find an in-network dentist

What you can do:

- Search by distance, specialty, language spoken, extended office hours, wheelchair accessible and more.
- Browse Yelp ratings and reviews from real patients, and check out DentaQual scores for an objective quality metric based on actual claims data.



Try it out: Go to deltadentalins.com, enter your address or ZIP code and select your network. Not sure which network to choose? Log in to your account first and follow the prompts to find a dentist.

Understand your plan

What you can do:

- Browse answers to frequently asked questions.
- Get tips on planning for a dental visit.
- Find claim forms.
- Learn how to go paperless, sign up for a virtual dental visit and coordinate coverage with two or more plans.



Try it out: Visit deltadentalins.com/enrollees for useful resources and tips.

Explore dental wellness

What you can do:

- Browse articles on everything from acid reflux to xylitol.
- Find delicious recipes for healthy meals.
- Check out videos on preventive care and common procedures.



Try it out: Visit deltadentalins.com/wellness to starting learning.

Download the app

What you can do:

- Check your plan details and eligibility.
- Browse claim history.
- View your member ID card.
- Get a cost estimate.
- Find an in-network dentist.



Try it out: Search for Delta Dental in the App Store or Google Play.

Tip: Don't need another app? Just visit deltadentalins.com on your smartphone or tablet and log in to your account.

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.



An offer to keep you smiling — from ear to ear

You now have access to discounts on hearing aids through Amplifon Hearing Health Care.¹ Delta Dental² selected Amplifon, a leader in hearing health care, to act as your personal concierge. They'll guide you through every step, from using your discounts to finding the right products and care to match your hearing needs.

Have you heard? 48 million Americans have significant hearing loss.³ Let Amplifon help.

The new program gives you:

Access to the best hearing aid prices, guaranteed.

There's no sign-up fee for the program, and you'll enjoy 62% average savings off retail pricing.⁴ If you find a lower price at another local provider, Amplifon will not only match it, they'll beat it by 5%.⁵ Plus, no interest financing is available.

Choice of top hearing aid brands.

Amplifon offers access to the nation's leading hearing aid brands featuring the latest technology. And, all products are backed by a 60-day no-risk trial.

Thousands of hearing care providers.⁶

With a broad network of hearing clinics across the nation, it's likely Amplifon has a provider near you.

Industry-leading support for your purchase.

The advantages of Amplifon don't stop right after you buy. You get one year of free follow-up care, two years of free batteries and a three-year product warranty for all hearing aid purchases.

Ready to get started? It's simple.

1



Call Amplifon at 1-888-779-1429. A Patient Care Advocate will help you find a hearing care provider near you.

2



Your advocate will explain the discount process, ask you a few simple questions, then help you make an appointment.

3



Sit back. Amplifon will send you and your selected provider the necessary information to activate your hearing aid discounts.

Take advantage of your value-added feature!

Visit www.amplifonusa.com/deltadentalins or call 1-888-779-1429 to get started.

¹ Amplifon's hearing health care services are not insured benefits. Delta Dental makes the hearing health care services program available to enrollees to provide access to the preferred pricing for hearing aids and other hearing health services.

² Delta Dental of California, Delta Dental Insurance Company, Delta Dental of Pennsylvania, Delta Dental of New York, Inc. and our affiliated enterprise companies.

³ Center for Hearing and Communication; <http://chcheating.org/facts-about-hearing-loss/>

⁴ Amplifon Hearing Health Care utilization database, January-December 2018. Discounts or savings may vary by manufacturer and technology level of the hearing aid device.

⁵ Amplifon offers a price match on most hearing devices; some exclusions apply. Not available where prohibited by law. Visit www.amplifonusa.com/deltadentalins or call 1-888-779-1429 for more details.

⁶ Amplifon Hearing Health Care provider file, February 2019



BrushSmart™ transforms your oral health

Sign up today for special offers
on popular oral health care brands

As a Delta Dental member, you have access to BrushSmart, a free oral wellness program designed to help you improve your oral care at home. When you sign up, you'll also get special offers on dental products and incentives for maintaining a healthy smile.

We've partnered with great brands like Oral-B, Philips Sonicare and quip to bring you deals and products tailored to your specific needs and lifestyle.

Join at brushsmart.org

Fill out the online form to get immediate access to your exclusive BrushSmart offers.

Keeping a solid oral hygiene routine helps prevent all sorts of costly dental problems down the road, and it decreases your risk of tooth decay and gum disease. Make sure you have the tools you need for the best home dental care.

Visit brushsmart.org to see what BrushSmart can do for you.

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BrushSmart is a trademark of Delta Dental of California.



deltadentalins.com/enrollees

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Estimate Your Costs



Looking to budget your dental costs? Try the Cost Estimator. This feature of Delta Dental's online account gives you a personalized estimate of how much you'll pay for your next dentist visit.

Whether you're getting braces or need a cavity filled, you'll choose from the most common dental services, described in everyday language. The Cost Estimator organizes information logically, so you don't need to be concerned whether your treatment involves multiple procedure codes or visits.

Advantages

- **Easy to use.** Questions guide you through the process, letting you add services to your visit, like getting x-rays or a cleaning alongside your dental exam.
- **Based on real data.** Your cost estimate is calculated from actual claims Delta Dental has processed, updated daily.
- **Personalized.** You'll get a customized cost based on your actual benefits, taking into account any maximums and remaining deductible.
- **Available on desktop and mobile.** Get an estimate on your computer, tablet or phone.

Features

- **Change your dentist.** Want to know if you'd save by switching to another dentist? Test it out by comparing up to five dentists.
- **Personalize your procedure.** Specify which tooth is being treated, the type of filling you need or whether you're going to a specialist. The price will be calculated accordingly.
- **Keep track of your benefits.** A handy sidebar shows the current status of any deductibles and annual and lifetime maximums.



Try it out

Ready to get an estimate?

1. Log in to your account at **deltadentalins.com**.
(If you don't have one yet, click **Register**.)
2. Click the **Cost Estimator** link by your name. Or, click **Plan ahead for a visit > Estimate costs**.

How to navigate

Start by selecting the service you need.

As you explore, you can answer additional questions (like "Which tooth?" or "Are you a new patient?") to further customize your results. If you've been using your dental benefits, your current dentist will show up by default, but if you want to see other options, just click **Select dentists to compare**. Whenever you're ready, click **See cost**.

The screenshot shows the 'I need a filling' page. It displays two dentist options: Mike Jones (Out-of-Network) with a \$17.80 out-of-pocket cost, and Jane Smith (In-Network) with a \$7.50 out-of-pocket cost. A table below shows a breakdown of costs: Typical Submitted Fees (\$285.00), Network Savings (-\$210.00), Delta Dental Pays (-\$67.50), and You Pay (\$7.50). Callout boxes provide instructions on how to navigate the page, such as clicking 'I need' to return to the full list, using the 'Cost Estimator' for more procedures, and clicking 'Explain cost details' to see the breakdown.

Click **I need** to go back to the full list of procedures.

Looking for a procedure not listed? Scroll to the bottom of the page for a link to a longer list.

Can't find what you're looking for?
Try the [Delta Dental Plans Association Cost Estimator](#) to find more procedures.
Although you won't be able to find your specific costs based on your level of benefits, you will be able to find the average dentists fees for that procedure in your area.

Clicking **Explain cost details** will expand the breakdown of how your estimate was calculated.

To change the dentists shown, click **Change compared dentists**. Select your options, then click **Show cost**.

I need a filling

on **October 24, 2018**
for **John Smith**
Delta Dental PPO

Current Benefits

Calendar Individual Maximum
\$1639.10 of \$2000.00 available
([details](#))

Lifetime Individual Maximum
\$1800.00 of \$1800.00 available
([details](#))

The benefits sidebar will show the current status of your maximums and deductibles, if applicable.

About This Visit

Includes a typical silver-colored filling for a back tooth. Consult your dentist for actual treatment and diagnosis.
([details](#))

This section summarizes the type of visit or procedure selected.

Typical cost of a filling at your dentist
Last visited on 10/20/2016

\$17.80 out-of-pocket

Mike Jones
General Dentist Out-of-Network
Mike Jones DDS Inc
100 Montgomery St
San Francisco, CA 94105

[Explain cost details](#)

Typical cost of a filling at nearby dentists in your network

\$7.50 out-of-pocket

Jane Smith
General Dentist In-Network
JaneSmith DDS Inc
100 Sutter St
San Francisco, CA 94105
(415) 555-1234

[Hide cost details](#)

\$285.00	Typical Submitted Fees*
-\$210.00	Network Savings
-\$67.50	Delta Dental Pays
= \$7.50	You Pay

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Delta Dental PPO™ is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV and UT and by not-for-profit dental service companies in these states: CA — Delta Dental of California; PA, MD — Delta Dental of Pennsylvania; NY — Delta Dental of New York, Inc.; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

Elevate Your Smile

7 ways to make the most of your dental plan



1

Save with PPO.

Visit a dentist from 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.

2

Seek preventive care.

Regular exams and cleanings are available at low or no cost. These services help catch problems before they require costly and extensive treatment.

3

Set up an online account.

Get information about your plan anytime, anywhere by signing up for an online account. Available once your coverage kicks in, this free service lets you find a network dentist, view or print your ID card and more. The one-time registration process takes only a minute.

4

Go paperless.

Receive an email when a new dental benefits statement is available. Save time, reduce clutter and preserve environmental resources. To enroll, log in to your account and update your settings.

Newly covered?

Visit deltadentalins.com/welcome

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

² You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-PPO dentist.

³ 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.



5

Coordinate benefits.

Are you covered under a second dental plan? Ask your dentist to include information about both plans with your claim, and we'll handle the rest.⁴

7

Stay informed.

Get tools and tips at our SmileWay® Wellness site (mysmileway.com). Don't forget to subscribe to *Grin!*, our free dental wellness e-magazine.

6

Talk to your dentist.

From pregnancy to diabetes, overall health can affect your dental health. Start each visit with a quick chat about any issues.

⁴ Group- and state-specific exceptions may apply. Please review your plan booklet for details about coordination of benefits, including rules for determining primary and secondary coverage.

Contact us

Online assistance:

For quick and easy online assistance, go to deltadentalins.com/contact, select the Delta Dental company and choose the applicable customer service form.

Telephone assistance:

Delta Dental of California: **800-765-6003**

California School District Employees: **866-499-3001**

Delta Dental of Delaware; Delta Dental of the District of Columbia; Delta Dental of New York; Delta Dental of Pennsylvania (and Maryland); Delta Dental of West Virginia: **800-932-0783**

Delta Dental Insurance Company (Alabama, Florida, Georgia, Louisiana, Mississippi, Montana, Nevada, Texas, Utah): **800-521-2651**

Got a simple question? Use our automated phone system, available 24/7. You can check your coverage levels, remaining maximum and more. Just call one of the customer service numbers listed above and follow the prompts.

Delta Dental PPO is underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc.




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



Set your sights on even more value

Think you'd never be able to afford LASIK eye surgery? Now it may be within reach. Why? Because Delta Dental¹ has selected QualSight² to offer you access to discounts on LASIK services. Through QualSight, you can save 40-50% off the national average price of Traditional LASIK³ along with big savings on Custom and Custom Bladeless LASIK procedures!

See it to believe it. QualSight can help you find the right vision solution.

<p>Extra savings</p>  <p>You get preferred pricing on LASIK through QualSight providers across the nation. Plus, pre- and postoperative visits are included, along with a one-year assurance plan.</p>	<p>Expert surgeons</p>  <p>There's no need to fear — QualSight's network is built with credentialed laser eye surgeons who have collectively performed more than 6.5 million procedures.⁴</p>	<p>Expansive choice</p>  <p>With more than 1,000 LASIK locations⁴, you can choose the physician with the experience, reputation and technology your vision correction requires.</p>
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Ready. Set. Save. It only takes three simple steps to take advantage of these savings.

1. Get ready.

Give a QualSight care manager a call at 1-855-248-2020.

2. Get set.

A care manager will explain the program and answer any questions.

3. Save!

Pick a physician and pay a discounted price for LASIK services.

To learn more about the LASIK discounts, visit www.qualsight.com/-delta-dental.

¹ Delta Dental of California, Delta Dental Insurance Company, Delta Dental of Pennsylvania, Delta Dental of New York, Inc. and our affiliated enterprise companies.

² The Vision Corrective Services are not an insured benefit. Delta Dental makes the Vision Corrective Services program available to enrollees to provide access to the preferred pricing for LASIK surgery.

³ Refractive Quarterly Update, Market Scope LLC, November 2018. Discounts or savings may vary by provider.

⁴ QualSight provider file, February 2019

Smiles All Around

6 essential steps for your dental routine



- 1 Gather your tools.**
Make sure you have fluoride toothpaste, dental floss and a toothbrush with soft, rounded bristles.
- 2 Set a schedule.**
Brush at least twice a day, and floss at least once. When possible, brush immediately after eating sweet or starchy foods, but wait half an hour after eating acidic foods to avoid damaging your softened enamel.
- 3 Be thorough.**
Brush for at least two minutes each session, angling your toothbrush at 45 degrees and using short, circular strokes. Apply just enough pressure to feel the bristles without squishing them. When you're done, brush your tongue to remove bacteria.

- 4 Don't forget to floss.**
Floss removes plaque from between teeth and below the gumline. Don't worry if your gums feel tender or bleed at first. By flossing, you're fighting the source of the problem: the bacteria causing your sensitive gums.
- 5 Rinse to refresh.**
After brushing and flossing, vigorously rinse your mouth with mouthwash or water to remove any loosened plaque and food particles.
- 6 Go pro.**
Regular dental cleanings are an important part of maintaining your oral and overall health. Call your dentist for an appointment today.

Oral health is essential at every stage of life. Turn the page to learn more.



Help your teeth last a lifetime

Tips for protecting your teeth

- **Understand the connection.** Poor oral health has been linked to several chronic health conditions, including diabetes and heart disease. For instance, gum disease can increase your risk of a first heart attack by 28%.¹ And gum disease has a significant impact on diabetes control, incidence and complications.²
- **Eat wisely.** Eat a balanced diet that includes enamel-strengthening calcium and vitamins A and C. Avoid sugary treats and drinks and remember to brush after you eat.
- **Flourish with fluoride.** Always choose fluoride toothpaste. If the water you drink isn't fluoridated, ask your dentist about fluoride supplements or treatments.
- **Say "no" to tobacco.** Tobacco can cause gum and tooth loss. Smoking and chewing tobacco also puts you at risk for oral cancers.³

Tips for kids

- **Clean baby teeth.** Clean kid's teeth and gums with a soft, damp cloth as soon as their first tooth is visible.
- **Build strong bones early.** Replace sugary treats with calcium-rich snacks like yogurt and cheese.

- **Defend the mouth.** If your child plays sports, invest in a mouthguard.
- **Stay safe with sealants.** Ask your dentist to apply protective sealants to your child's molars. These coatings are covered under most Delta Dental plans.⁴

Tips for seniors

- **Visit the dentist regularly.** Seniors are especially at risk for untreated dental problems. Ask family members to help schedule your dental visits if you're homebound or live in a nursing home.
- **Know your medications.** Some drugs adversely interact with dental anesthesia. Inform your dentist about any health changes or new medications.
- **Keep dentures clean.** Talk to your dentist about how to keep your dentures clean to avoid discomfort, infection and bone loss.

¹ Rydén L. Response by Rydén to Letter Regarding Article, "Periodontitis Increases the Risk of a First Myocardial Infarction: A Report From the PAROKRANK Study." *Circulation*. 2016;134(1):e2.

² Graziani F; Gennai S; Solini A.; Petrini M. A systematic review and meta-analysis of epidemiologic observational evidence on the effect of periodontitis on diabetes: An update of the EFP-AAP review. *J Clin Periodontol*. 2018 Feb;45(2):167-187.

³ Warnakulasuriya S, Dietrich T, Bornstein MM, et al. Oral health risks of tobacco use and effects of cessation. *Int Dent J*. 2010;60(1):7-30.

⁴ Please refer to your plan details for more information about your coverage.