Highlights for 2024

• No changes to benefits

• Special Healthcare Needs Enhancement for 2024
Delta Dental’s Networks

**Delta Dental PPO℠** – provides the lowest out of pocket costs

**Delta Dental Premier®** – provides the greatest access to care

Members can also go out of network, but may experience higher out-of-pocket costs.
<table>
<thead>
<tr>
<th>EPO Plan</th>
<th>PPO</th>
<th>Premier/Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic and Preventive</strong> oral exams and cleanings, full mouth x-rays, bitewing x-rays, fluoride application for dependents under age 19</td>
<td>Fixed Copayment</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Basic</strong> Fillings, endodontics, periodontics, simple extractions and oral surgery</td>
<td>Fixed Copayment</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Major</strong> Crowns, Prosthodontics, Denture Repair</td>
<td>Fixed Copayment</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Orthodontic Services</strong> (Adults and Dependents)</td>
<td>50%</td>
<td>0%</td>
</tr>
<tr>
<td><strong>Annual Maximum Orthodontic Maximum</strong></td>
<td>None</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>$2000</td>
<td>None</td>
</tr>
</tbody>
</table>
## Delta Dental PPO Plus Premier™

<table>
<thead>
<tr>
<th>High Plan</th>
<th>In-Network</th>
<th>Out of Network</th>
</tr>
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<tbody>
<tr>
<td><strong>Diagnostic and Preventive</strong>&lt;br&gt;oral exams and cleanings, full mouth x-rays, bitewing x-rays, fluoride application for dependents under age 19</td>
<td>100% PPO or Premier Allowed Amount</td>
<td>100% Non-Par Allowed Amount</td>
</tr>
<tr>
<td><strong>Basic</strong>&lt;br&gt;Fillings, endodontics, periodontics, simple extractions and oral surgery</td>
<td>80% PPO or Premier Allowed Amount</td>
<td>80% Non-Par Allowed Amount</td>
</tr>
<tr>
<td><strong>Major</strong>&lt;br&gt;Crowns, Prosthodontics, Implants</td>
<td>50% PPO or Premier Allowed Amount</td>
<td>50% Non-Par Allowed Amount</td>
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<td><strong>Orthodontic Services</strong>&lt;br&gt;(Adults and Dependents)</td>
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<td><strong>Annual Maximum</strong>&lt;br&gt;Orthodontic Maximum</td>
<td>$2000</td>
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Healthy Smile, Healthy You®

Provides additional dental benefits for the following health conditions:

- Diabetes
- Pregnancy
- High-risk cardiac conditions
- Cancer treatment

New added conditions!

- Weakened immune systems
- Kidney failure or dialysis

Included Benefit on all Plans
Prevention First

- Diagnostic and Preventive services such as cleanings, exams, and x-rays do not count towards the annual maximum.
- This means, even if you use your full annual maximum during the year for other services, your preventive services will still be covered at 100%.

### WITHOUT PREVENTION FIRST

<table>
<thead>
<tr>
<th>Diagnostic and Preventive treatment (twice annually)</th>
<th>Delta Dental Pays</th>
<th>Member Pays</th>
<th>Max Remaining</th>
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<tr>
<td></td>
<td>$190</td>
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<td>$1,310</td>
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### WITH PREVENTION FIRST

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*The example shown is for illustrative purposes only.*
Right Start 4 Kids®

• For children up to age 13.
• Provides 100% coverage for diagnostic and preventive services, basic and major services, with no deductible.
• The patient must visit a Delta Dental in-network dentist and the benefits are subject to the plan’s limitations and maximums.

The projected claims impact to add this enhancement is 1.5%.
Special Health Care Needs
Expanded Benefits
Who is eligible?

• Members who have a special health care need and are employed at an eligible group, qualify for the benefit. This includes Employees, Spouses and Dependents covered on the plan.

• All covered members with a qualifying special health care need are eligible for this benefit and there is no age limit.

• Delta Dental of Virginia will not require verification of a member’s special health care need.
What are we offering?

• Extra exam benefits are included for additional consultations with the dentist that may be necessary to help patients understand what to expect prior to treatment.

• Up to four dental cleanings in a benefit year.

• Treatment delivery modifications, including anesthesia, necessary for dental staff to provide oral health care for patients with sensory sensitivities, behavioral challenges, severe anxiety or other barriers to treatment.
How do I use the benefit?

• Delta Dental members should let your dentist know that this benefit is included in your plan and that you or anyone enrolled on the plan have a qualifying special health care need.

• Resources for you and your dentist can be found on our website at DeltaDentalVA.com/special-health-care-needs-resources
Secure Members Page:

- Replacement ID Cards
- View Your Benefits
- Cost Estimator Tool
- Claims Information
- Download forms
- Live Chat with Customer Service
Mobile App

Mobile ID card
No need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access, including Apple Passbook and Google Wallet.

Find a dentist
It’s easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family’s preferred dentists to your account for easy access.

Dental Care Cost Estimator
Find out what to expect with our Dental Care Cost Estimator. Our easy to use tool provides estimated cost ranges on common dental care needs for dentists in your area, now with the option to select your dentist for tailored cost estimates.

Save your preferred dentist for quick access
Save your favorite dentists using the Delta Dental Mobile App for quick access to contact information making it easy to schedule your routine cleaning.
Questions

If you have questions, call customer service at 800-237-6060. Representatives are available:

• 8:15 a.m.-6 p.m., Monday through Thursday
• 8:15 a.m.-4:45 p.m., Friday (EST)