

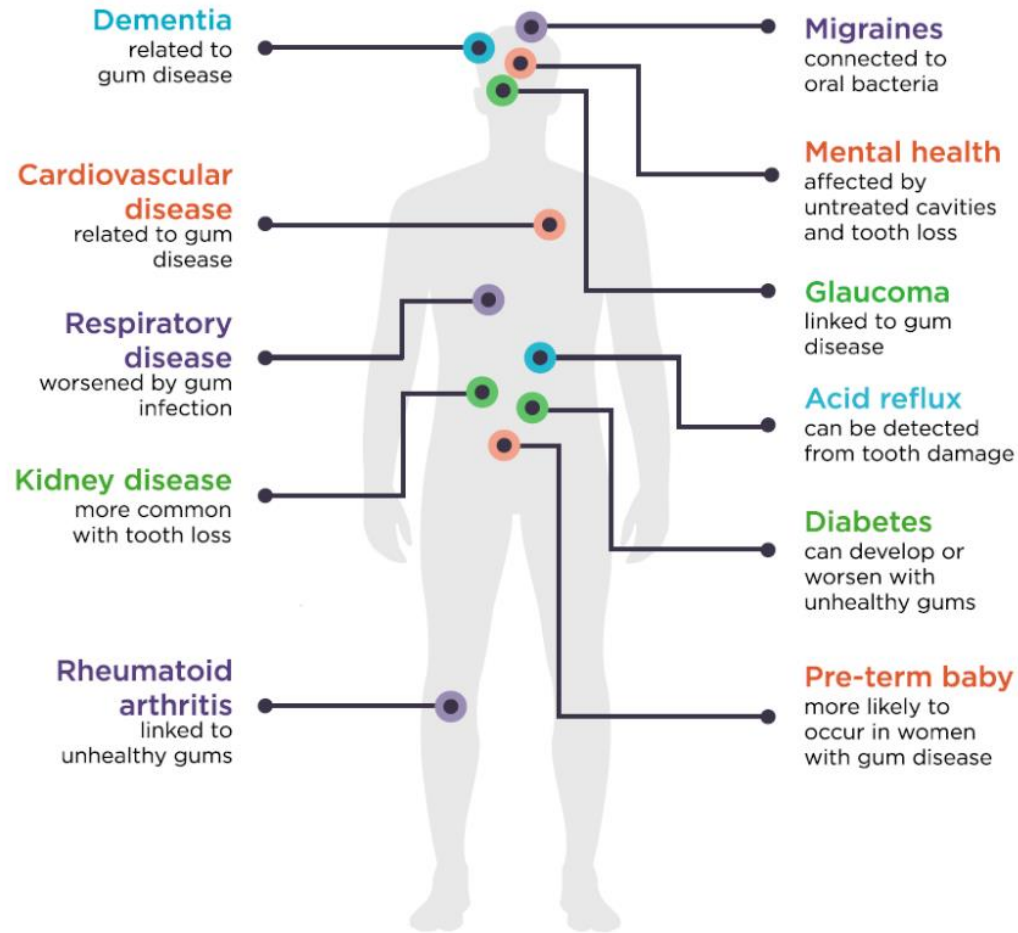
LACERS Benefits Overview

*2025 Annual Enrollment
October 2024*



The vital connection

Between oral and overall health



Did you know?

Nearly half of U.S. adults over the age of 30 have some form of gum disease.



Why it matters

Poor gum health can affect our overall health. Research has linked gum disease to cardiovascular disease, diabetes and stroke.

Your plan options:

Delta Dental PPO[™]

DeltaCare[®] USA

Compare your options

LACERS offers two comprehensive dental plan options

PPO

- Visit any dentist, but save money by staying in network
- Pay applicable coinsurance (%) not covered by plan
- Deductibles and maximums may apply
- Preventive coverage at no cost at in-network providers

DeltaCare USA

- Choose a primary care dentist from the DeltaCare USA network
- Pay set copayment (\$) for the procedure
- No deductibles or maximums
- Preventive coverage at no cost



Delta Dental PPO

Delta Dental PPO Plan





Benefits and Covered Services	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLES <i>Amount you must pay before the dental plan begins to cover services</i>	\$25 per person \$75 per family	
DEDUCTIBLE WAIVED FOR DIAGNOSTIC & PREVENTIVE?	Yes	
ANNUAL MAXIMUM <i>Total plan pays per person during calendar year</i>	\$2,500 per person	\$1,750 per person
DIAGNOSTIC & PREVENTIVE BENEFITS <i>Oral examinations, cleanings, x-rays, fluoride treatment, space maintainers</i>	100%	80%
BASIC BENEFITS <i>Fillings, denture repairs, endodontics (root canals), periodontics (gum treatment), oral surgery</i>	80%	70%
MAJOR BENEFITS <i>Crowns, bridges, partial dentures, dentures, and implants</i>	80%	70%
ORTHODONTIC BENEFITS <i>Covered for dependent children only</i>	50%	50%
ORTHODONTIC LIFETIME MAXIMUM <i>Total plan pays per child during lifetime</i>	\$1,500	\$1,500

Differences in out-of-pocket costs

In-network providers are best for cost savings and convenience

Key advantages of in-network care:

- The dental office will submit claims on your behalf
- You won't experience any balance billing
- You won't have to pay for services up front and wait for reimbursement

<i>Example Crown D2750</i>	  Delta Dental PPO dentist	 Delta Dental Premier dentist	 Non-contracted dentist
Dentist's submitted charge	\$1,300	\$1,300	\$1,300
Sample plan allowance	\$800 (PPO fee)	\$1,000 (Premier)	\$1,000
Coinsurance amount	80% of PPO fee	70% of Premier fee	70% of plan allowance
Plan payment	\$640	\$700	\$700
Balance billing	NO	NO	YES
Member pays	\$160	\$300	\$300 + \$300 (balance bill) = \$600

Example for illustrative purposes only.



SmileWay Wellness Benefits

Enhanced coverage for higher risk enrollees

Conditions

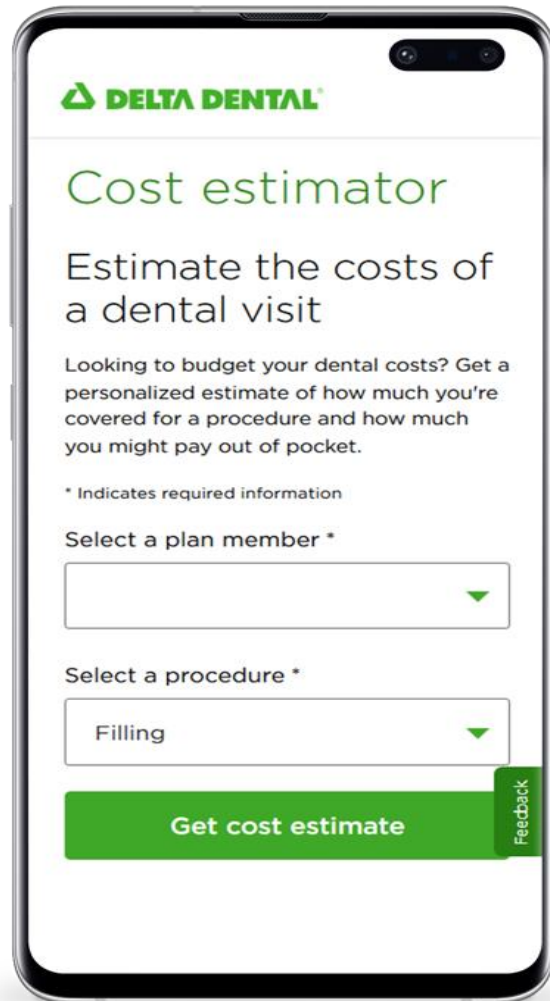
- Lupus
- Parkinson's disease
- Amyotrophic Lateral Sclerosis (ALS)
- Huntington's disease
- Opioid misuse and addiction
- Cancer
- Joint replacement
- Diabetes
- Heart disease
- HIV/AIDS
- Rheumatoid arthritis
- Stroke
- Chronic kidney disease
- Sjogren's syndrome

Enhanced coverage for higher risk enrollees

- Enrollees with qualifying medical conditions can opt in confidentially
- Includes 100% coverage for one periodontal scaling and root planing
- Plus 100% coverage for up to 4 (any combination of) cleanings or periodontal maintenance

Cost Estimator

Budget for dental expenses with personalized estimates



The image shows a smartphone displaying the Delta Dental Cost Estimator app. The app interface includes the Delta Dental logo at the top, followed by the title 'Cost estimator'. Below the title is a sub-header 'Estimate the costs of a dental visit' and a descriptive paragraph: 'Looking to budget your dental costs? Get a personalized estimate of how much you're covered for a procedure and how much you might pay out of pocket.' There is a note '* Indicates required information'. The form has two dropdown menus: 'Select a plan member *' (empty) and 'Select a procedure *' (with 'Filling' selected). At the bottom is a green 'Get cost estimate' button and a small 'Feedback' link.

Personalized. Estimates are based on your benefits, including maximums and deductibles.

Insightful. Compare the cost of the same procedure at different dentists.

Economical. See how choosing an in-network dentist can help you save.

Pre-treatment estimate

It's easy to plan for dental expenses

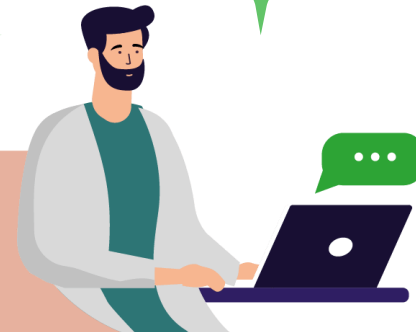
1

Ask your dentist for an estimate



2

Dentist sends details to Delta Dental



3

You and your dentist receive a cost estimate



Where's my ID card?

You don't need one!

Members don't need a dental plan ID card to check in at the dentist. Just tell the dental office that you are covered by Delta Dental of California and provide the dentist: **Name, date of birth, and Identification number**

Members can find a virtual ID card on website, following 3 easy steps:



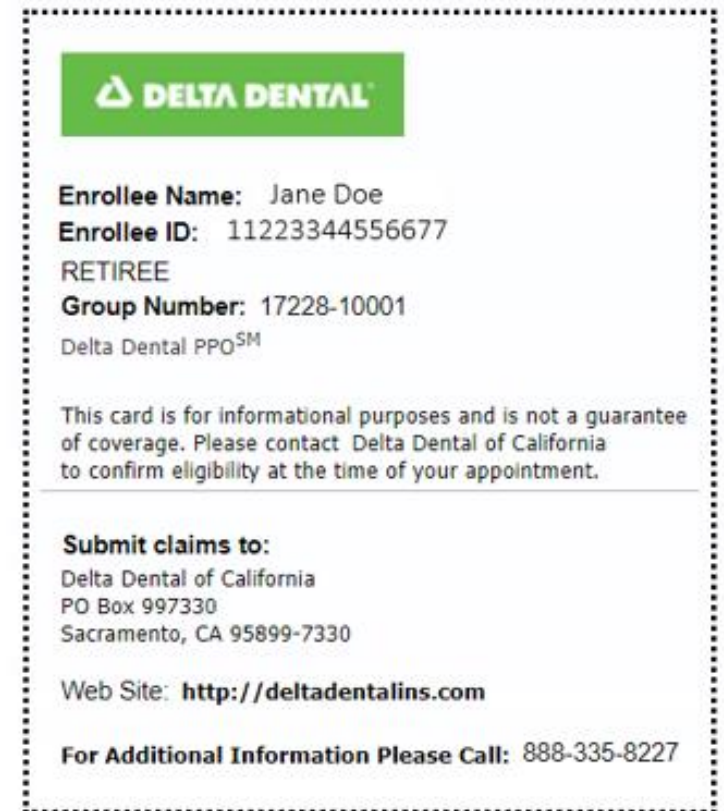
1
Go to deltadentalins.com log in to online services



2
Select Get ID Card



3
Click on Print ID Card



The logo for Delta Dental, featuring a green triangle icon to the left of the text "DELTA DENTAL" in a bold, green, sans-serif font.

DELTA DENTAL

DeltaCare[®] USA

Save with DeltaCare USA

DeltaCare USA: DHMO fixed copayment plan



Once enrolled, select a primary dentist from the DeltaCare USA network to start enjoying:

- Wide array of services covered for whatever dental care you need
- Low or no copayments on most preventive services
- “Always on” coverage (no maximum, no deductible)
- Transparent out-of-pocket costs in your plan booklet.
- Low premiums

How DeltaCare USA works

Getting dental care is easy

1



Choose a primary care dentist online or by phone

Make an appointment



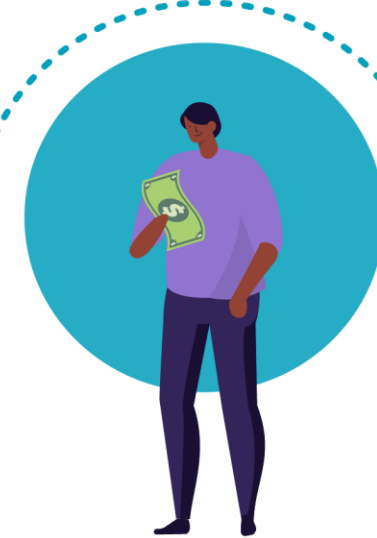
2

3



Visit the dentist

Pay your copayment (if any)



4

What's covered

Your DeltaCare USA plan



No Deductibles or Annual Maximums

Diagnostic and preventive

Cleanings	\$0
Exams	\$0
Bite wing x-rays	\$0

Basic Services

Amalgam Fillings	\$0
Root Canals	\$20
Scaling and Root Planing	\$0
Extractions	\$0-\$15

Major Services

Crown	\$40-\$350*
Denture	\$50-\$70
Implant	Not covered

Orthodontic treatment

Children to age 19	\$1,000
Adults 19+	\$1,350
Ortho Retention	\$250

* Noble or high noble metal (semi-precious, precious), if used, will be charged to the Enrollee at an additional maximum cost of \$300 for noble metal and \$350 for high noble metal. Porcelain and other tooth-colored materials on molars are considered a material upgrade with a maximum additional charge to the Enrollee of \$75.

Specialty and emergency care

DeltaCare USA

- If you need specialty care, your general dentist will refer you to an in-network specialist
- Your plan includes out-of-network coverage only for emergency services required during non-business hours or if 35 miles or more from your assigned dental facility



How to choose/change your dentist

DeltaCare USA



Go to deltadentalins.com to browse the **DeltaCare USA** dentists in your area.

Write down the facility number of the primary care dentist you would like.

Submit your request

- Online: Create an online account at deltadentalins.com
- By phone: Call Customer Service at **800-422-4234**

Member Resources



Check out the website

deltadentalins.com

- Search for a network dentist in your area.
- Get answers to common questions about your dental plan.
- Sign up for your online account
- Read articles, browse recipes and watch videos about oral health and wellness.
- Subscribe to *Grin!*, our quarterly wellness e-magazine.

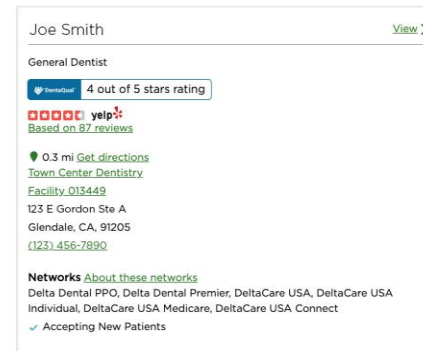


Finding a dentist

 deltadentalins.com

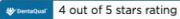
1. Go to **deltadentalins.com**.
2. Enter your location.
3. Select **Delta Dental PPO or DCUSA DHMO** as your network.
4. Click **Find a dentist**.


Click **Refine search** to adjust the distance of the search or filter by specialty or language.



Joe Smith [View >](#)

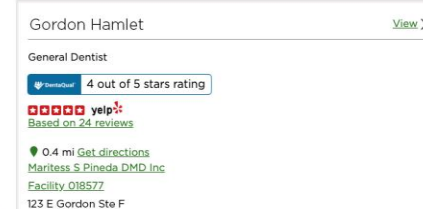
General Dentist

 4 out of 5 stars rating

 **yelp**
Based on 97 reviews

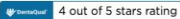
0.3 mi [Get directions](#)
[Town Center Dentistry](#)
Facility D13449
123 E Gordon Ste A
Glendale, CA, 91205
(123) 456-7890


Networks [About these networks](#)
Delta Dental PPO, Delta Dental Premier, DeltaCare USA, DeltaCare USA Individual, DeltaCare USA Medicare, DeltaCare USA Connect
✓ Accepting New Patients



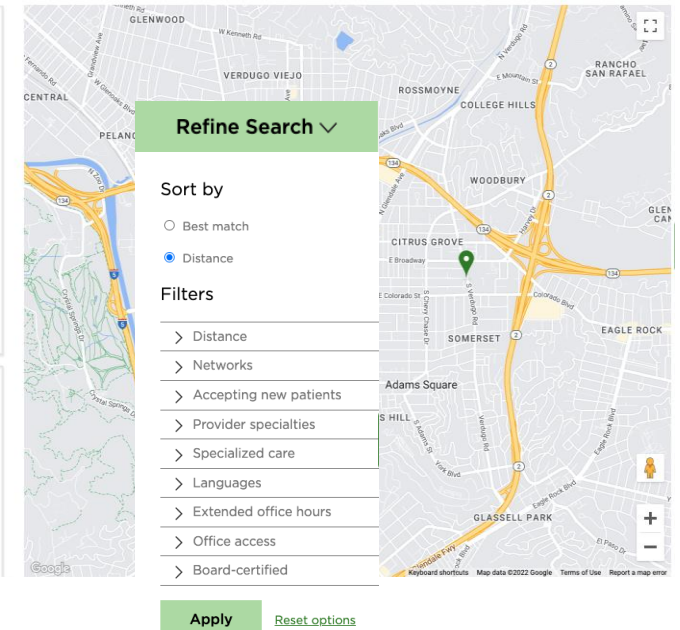
Gordon Hamlet [View >](#)


General Dentist

 4 out of 5 stars rating

 **yelp**
Based on 24 reviews

0.4 mi [Get directions](#)
[Maritess S Pineda DMD Inc](#)
Facility D18577
123 E Gordon Ste F



Refine Search 

Sort by

Best match

Distance

Filters

- > Distance
- > Networks
- > Accepting new patients
- > Provider specialties
- > Specialized care
- > Languages
- > Extended office hours
- > Office access
- > Board-certified

Apply [Reset options](#)

Member perks

Extra features, exceptional outcomes



BrushSmart™

Savings on home oral health care products

Hearing aids and LASIK

Discounts through Amplifon and QualSight

LifePerks

Discounts on products, services, memberships and more

Wellness resources

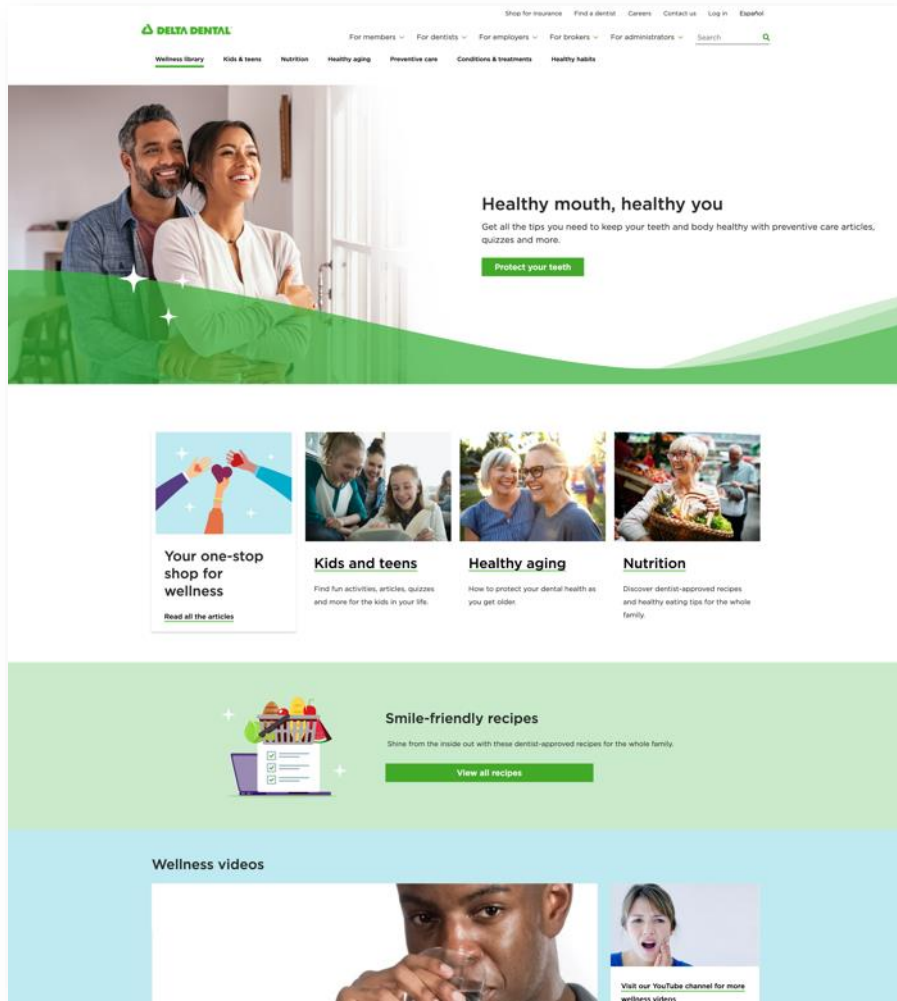
Online articles, recipes, videos and more



Members can learn more at
www1.deltadentalins.com/memberperks

Oral health and wellness

Increase your dental knowledge



- 100+ articles on everything from acid reflux to x-rays
- Tooth-friendly recipes and nutrition tips
- Quizzes to assess your dental risks
- Short videos
- Healthy aging
- Education for kids and teens

Oral Health Webinars

Educating our members on oral health

Oral Health and Wellness: The whole *tooth* about a healthy smile

In this information packed and engaging webinar we explore:

- The mouth-body connection between oral health care and total wellness
- Understanding the drivers of tooth decay and what you can do to prevent it
- Gum health: the foundation of your smile
- The science of dentistry and why oral health care matters
- Oral health care tips for the whole family

Register for the Whole *Tooth*

Oral Health and Aging: What you need to know

Whether you're already past 50, or heading in that direction, **Oral Health and Aging** is sure to be a valuable investment of your time. During this webinar, we cover:

- How dentistry needs change as you age
- Dry mouth - causes and why you should be concerned
- The mouth-body connection and why your gums are a gateway to your health
- Tooth loss - a foregone conclusion?
- Social determinants of health and advice for caregivers

Register for Oral Health & Aging





Contact Delta Dental of California

PPO: 888-335-8227

*Monday through Friday, 8 am – 8 pm PST
Automated telephone system: 24/7*

DeltaCare USA: 800-422-4234

*Monday through Friday, 5 am – 6 pm PST
Automated telephone system: 24/7*

Ask your question online: deltadentalins.com

*go to contact us & follow prompts or fill out customer service
form*





Thank you!

We're pleased to take your questions.

Amplifon Program

Hearing Aid Discount program

1

Call Amplifon at
888-779-1429.

2

A Patient Care
Advocate will guide
you.

3

Amplifon will activate
your hearing aid
discounts.

- 66% average savings off retail hearing aid pricing¹
- Choice of top hearing aid brands
- Nationwide network of providers
- Industry-leading support for your purchase

Qualsight

Lasik discounts

1

Visit Qualsight at
[www.qualsight.com/-
delta-dental](http://www.qualsight.com/-delta-dental)

2

Request
information and
register.

3

Simply choose a
nearby physician and
schedule
appointment

- Save up to 35% off traditional LASIK pricing¹
- More than 800 LASIK locations²
- Experienced credentialed LASIK surgeons
- Pre- and postoperative visits are included