DELTA DENTAL PLANS
Choosing the right dental plan can be challenging. Everyone's needs are different, and each dental plan works differently. Use this tool to help compare HMO and PPO dental plans.

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**What's my premium?**
- **DHMO:** Lower premium
  - Limited to DHMO dentists
  - Only specialists referred by your DHMO dentist
  - No maximum. As long as you can pay the copays the plan continues to cover you
- **DPPO:** Higher premium
  - Can see any dentist—in or out of network
  - Can see any specialist—in or out of network
  - $1500 maximum for the PPO Low, and PPO High. Once maximum is met, the plan will turn off for the remainder of the calendar year.

**Can I see a dentist?**
- **DHMO:** Can see any dentist—direct access to any dental provider.
- **DPPO:** Can see any dentist—in or out of network

**Can I see any specialist?**
- **DHMO:** Only specialists referred by your DHMO dentist
- **DPPO:** Can see any specialist—in or out of network

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It is highly recommended that you request a treatment plan prior to any non-routine procedures and submit the treatment plan for predetermination of benefits. Predetermination of benefits will give you a clear understanding of all your anticipated costs (deductible, co-insurance and reaching maximum benefit limit).

If you would like assistance with obtaining predetermination of benefits, please contact the Employee Support Center at 855.670.2222 or by email at LosAngeles.ESC@oia.com

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**Delta Dental -**  [https://www.deltadental.com/](https://www.deltadental.com/)

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Heluna Health Benefits Department
Benefits@HelunaHealth.org
Tel: 562.205.2433
Fax: 562.222.7373
# CHOOSING THE RIGHT DPPO

When you need dental care, choosing an in-network dentist is always a good idea. That's because network dentists have agreed to offer reduced fees and abide by Delta Dental policies—and have met industry standards for care, safety and cleanliness. Each PPO plan offers access to one or more of Delta Dental's dentist networks.

## Delta Dental's Networks: What's the Difference?

### Delta Dental PPO™
- Provides access to more than 112,000 dentists in 278,000+ locations nationwide.
- **Reduced Fees**
  - Delta Dental PPO dentists are always considered contracted providers and offer the deepest discounts on dental procedures.
- **Stretch Your Maximum Dollars**
  - Since fees are usually the lowest, your annual maximum dollars would go further.
- **Balance Billing**
  - Your dentist can't charge you above his or her accepted fees. You will not receive a bill for the difference in balance due.

### Delta Dental Premier
- More than 156,000 participating dentists in 342,000+ locations nationwide.
- **Reduced Fees**
  - Premier dentists have agreed to reduced fees; however, these fees are higher than Delta Dental PPO provider fees.
- **Stretch Your Maximum Dollars**
  - Your maximum dollars may go further than with a non-Delta Dental dentist, but not as far as with a PPO dentist.
- **Balance Billing**
  - High Plan: Your dentist can't charge you above his or her accepted fees.
  - **Low Plan**: You may be subject to some balance billing.

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## Save on Your Dental Bills! Compare Your Options

<table>
<thead>
<tr>
<th>Member Name</th>
<th>Joe</th>
<th>Sue</th>
<th>Ben</th>
</tr>
</thead>
<tbody>
<tr>
<td>Procedure</td>
<td>Tooth Filling</td>
<td>Tooth Filling</td>
<td>Tooth Filling</td>
</tr>
<tr>
<td>Network Used</td>
<td>PPO-In Network (Fee Schedule)</td>
<td>Delta Premier</td>
<td>Out of Network</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Provider Fee</td>
<td>$1.25</td>
<td>$1.25</td>
<td>$1.25</td>
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<tr>
<td>Fee Schedule/MAC</td>
<td>$1.00</td>
<td>$1.10</td>
<td>$1.10</td>
</tr>
<tr>
<td>Delta Dental Pays (Low/High)</td>
<td>$20</td>
<td>$37.5 (Low Plan)/$72 (High Plan)</td>
<td>$45</td>
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<tr>
<td>Member Pays (Low/High)</td>
<td>$25</td>
<td>$0 (Low Plan)/$15 (High Plan)</td>
<td>$0</td>
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</tbody>
</table>

The above chart is for illustrative purposes. Actual fees and discounts will vary by dentist and area.
DELTA DENTAL PROVIDER SEARCH

Use the below steps to find HMO and PPO In Network dentists, specialists and orthodontists

1. Go to www.deltadentalins.com/find-a-dentist

2. Under “Find a Dentist” on the right hand side of the screen, enter your Address, Zip Code, City, or State

3. For the HMO Plan: From the “Select Network” drop down menu select “DELTCARE USA”

4. For the PPO Plan: From the “Select Network” drop down menu select “DELTA DENTAL PPO” or “DELTA DENTAL PREMIER”

Click “Search” to generate a list of contracted providers. Click “Refine search” to filter by categories such as specialty, network and language.

REMINDER:

For best results, please sign up on www.deltadentalins.com or download the Delta Dental Mobile App to access member specific provider search results and other information.

Search Your Provider @ https://www.deltadental.com/