

Delta Dental of Arizona

Dental Benefits Overview



2025 CORE BENEFITS OVERVIEW

	Delta Dental PPO™ Dentist	Delta Dental Premier [®] Dentist ¹	Out-of-Network Dentist ¹
Individual/Family Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Annual Maximum Benefit	\$1,000	\$1,000	\$1,000
Lifetime Orthodontia (Child only)	\$1,000	\$1,000	\$1,000
Preventive Services	100%	100%	100%
Basic Services ²	50%	50%	50%
Major Services ²	25%	25%	25%
Orthodontia Services	50%	50%	50%

¹Members may incur higher out-of-pocket costs when seeing a Premier or out-of-network dentist. See Covered Dental Services sheet.

²Deductible applies to these services.

2025 BUY UP BENEFITS OVERVIEW

	Delta Dental PPO™ Dentist	<u>Delta Dental</u> <u>Premier[®] Dentist¹</u>	<u>Out-of-Network</u> <u>Dentist¹</u>
Individual/Family Deductible	\$50/\$150	\$50/\$150	\$50/\$150
Annual Maximum Benefit	\$1,500	\$1,000	\$1,000
Lifetime Orthodontia (Child Only)	\$1,000	\$1,000	\$1,000
Preventive Services	100%	100%	100%
Basic Services ²	100%	80%	<mark>80%</mark>
Major Services ²	60%	<mark>50%</mark>	<mark>50%</mark>
Orthodontia Services	50%	50%	50%

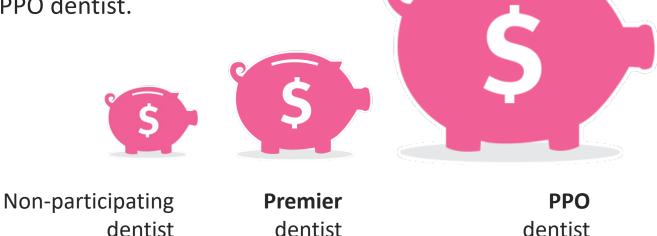
¹Members may incur higher out-of-pocket costs when seeing a Premier or out-of-network dentist. See Covered Dental Services sheet.

²Deductible applies to these services.

VISIT A NETWORK DENTIST

GREATER SAVINGS

You may visit any network dentist, but you will save the most money by visiting a PPO dentist.



TIP!

Visit deltadentalaz.com/provider-search or download the **Delta Dental mobile app** to find a network dentist near you.



MEMBERS SAVE THE MOST WITH A PPO DENTIST

Claims Example ¹	Most claims savings	Some claims savings	No claims savings
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-network Dentist
Dentist's Charge	\$1,200	\$1,200	\$1,200
Maximum Allowed Fees	\$850	\$975	\$1,100 ²
Percentage Paid by Delta Dental	60%	60%	60%
Amount Delta Dental Pays	\$510	\$585	\$660
PATIENT PAYMENT	\$340 (\$850 - \$510 = \$340)	\$390 (\$975 - \$585 = \$390)	\$440 ³ (\$1,100 - \$660 = \$440)

¹Amounts listed in chart above are for illustrative purposes only. Assumes no maximum or deductibles are applicable.

²Out-of-network dentists can balance bill for the difference between the maximum allowed fee and their charge.

³This amount includes the difference between the maximum allowed fee and the dentist's charge, which the dentist can balance bill to the member.



Verify Your Coverage

Every plan is different, so it pays to understand the specifics of your dental benefits—especially what is and is not covered. Log in to the member portal to view your benefits and eligibility.

Once you're signed in to the member portal, you can:

- · Check benefits and eligibility
- · Check claims status
- View Explanation of Benefits (EOB)
- Print ID cards
- Go paperless

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Find a Dentist

Your Delta Dental benefits cover you at any licensed dentist. However, to ensure you're saving the most money and using your benefits to the fullest, it's best to visit a <u>Delta Dental network dentist</u>.

That's because network dentists agree to discounted fees for services. Delta Dental has 2 types of network dentists:

- Delta Dental PPO[™] dentist
- Delta Dental Premier® dentist

Both offer discounted rates, but you'll save the most money if you see a PPO dentist.

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Schedule Your Appointment

Maintain healthy teeth and gums by visiting the dentist regularly for routine check-ups. As a Delta Dental member, your preventive care is covered. This means that your exams and cleanings are affordable (they're often free!) when you visit an in-network dentist.

Keep in mind, you do not need to show an ID card when you visit the dentist. If it gives you peace of mind, you can print your ID card from the <u>member portal</u> to take to your appointment. You can also pull your ID card up directly on your smartphone if you have the Delta Dental Mobile App.

Reduce Barriers with the Special Health Care Needs Benefit

For the over 7 million people in the U.S. with intellectual or developmental disabilities, visiting the dentist for oral health care can be overwhelming or even inaccessible. Delta Dental of Arizona is changing that by giving children and adults with special health care needs access to increased benefits.

Who qualifies for this benefit?

Any enrolled employee or their enrolled family members diagnosed with a special health care need that significantly impairs their ability to get routine covered dental services may be eligible for additional services.³ There is no age limit for the special health care needs benefit.

What kind of special health care needs does this benefit cover?

People with any physical, developmental, mental, sensory, behavioral, cognitive or emotional impairment or a limiting condition requiring medical management, health care intervention, and/or the use of specialized services or programs may be eligible for additional services. This includes:

- Intellectual and neurodevelopmental disabilities
- Environmental or congenital injuries leading to disability
- Chromosomal abnormalities
- Syndromes or sequences with craniofacial or airway abnormalities
- Other sequences that require special dental care needs
- Any other syndrome, sequence, or abnormality that limits the ability to perform daily self-care
 or creates substantial limitations in a major life activity

Special Health Care Needs Continued

What's included?

Delta Dental of Arizona members with a qualifying special health care need may be eligible for additional services, including:

- Additional visits, consultations and/or exams
- Up to four total dental cleanings per benefit year
- Treatment delivery modifications, which may include limited anesthesia, when necessary for dental staff to provide oral health care

What is the cost?

There is no direct rate impact for your group to provide these benefits for eligible members.

How do members access care?

Eligible members should let their dentist know they have a qualifying special health care need and that their dental plan includes the special health care needs benefit. The dentist should be able to verify the benefit before providing services.

How can we communicate this benefit to enrolled employees?

We've developed a member flyer with information about this benefit that you can share with your enrolled employees. It's available on the Employer Benefits Materials page of our website at deltadentalaz.com/employer.

Member flyer



Special Health Care Needs Benefit

What is included in this benefit?

If you or a covered family member are diagnosed with special health care needs that significantly impair your ability to get routine covered dental services, you may be eligible for additional services, including:

- Additional visits, consultations and/or exams
- Up to four total dental cleanings per benefit year
- Treatment delivery modifications, which may include limited anesthesia, when necessary for dental staff to provide oral health care

How do I use this benefit?

Let your dentist know that you or a family member have a qualifying special health care need and that your dental plan includes the special health care needs benefit. To help your dentist better understand the benefit and how to bill Delta Dental of Arizona for services provided, we suggest you take the attached "Special Health Care Needs Benefit - Dentist Instructions" flyer to your next dental visit.³

You can also scan the QR code to download the flyer:



Delta Dental

ATHLETIC MOUTH GUARD



As a Delta Dental of Arizona member, you receive a 50% discount.

Use the code DDAZ50 at checkout.

2x Impact absorption

Patented fitting material

Remoldable and braces-friendly

Order yours now at store.deltadental.com

MEMBER RESOURCES

MEMBER PORTAL

deltadentalaz.com/member

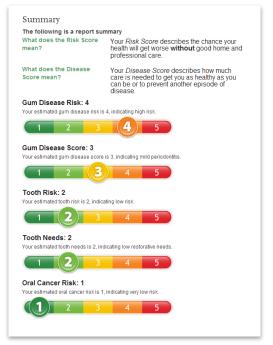
Log in or create a new account to:

- · Check benefits & eligibility
- Check claims status
- View Explanation of Benefits (EOBs)
- Print ID cards
- Provider search



ORAL HEALTH RISK ASSESSMENT mydentalscore.com/deltadental

Discover your risk for oral health diseases by taking this quick online assessment! Use the results to create a personalized treatment plan with your dentist.



DELTA DENTAL MOBILE APP

Download the Delta Dental Mobile App for on-the-go access to your ID card, member benefits, cost estimator, dentist search and more!

Free for Android & iOS devices in the Apple App & Google Play stores.





MEMBER RESOURCES

DELTA DENTAL AZ BLOG deltadentalazblog.com

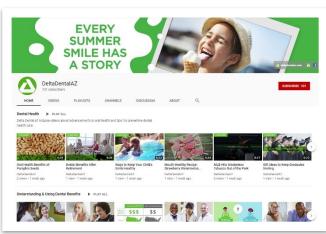
Visit the blog for oral health news & tips to keep your smile healthy.



VIDEOS

youtube.com/deltadentalaz

Check out our YouTube channel for videos on a variety of dental health & benefits topics!



GRIN! MAGAZINE ddaz.grinmag.com

Read our quarterly oral health e-zine.

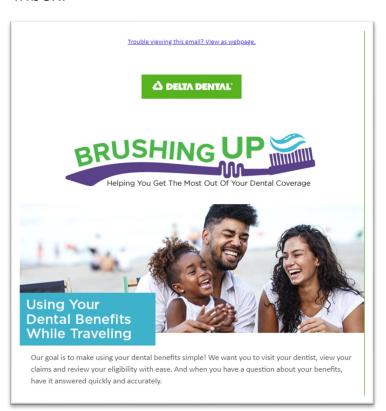


ADDITIONAL RESOURCES

BRUSHING UP

Member e-Newsletter

Better understand & use your dental benefits with tips sent straight to your inbox.



THE FLOSS

bit.ly/GetTheFloss

Sign up to receive a monthly email with interesting articles on dental health, mouthhealthy recipes & other resources to maintain a sparkling smile.



CUSTOMER SERVICE

Member Lines:

800.352.6132 602.938.3131

- Email: customerservice@deltadentalaz.com
- 24/7 access to information at: deltadentalaz.com

DID YOU KNOW?

18 seconds for a member to connect with a Delta Dental representative by phone and 97% of inquiries are resolved on the first call.

Source: Delta Dental of Arizona internal data, January 2020

PLEASE DON'T FORGET TO ENROLL



Delta Dental of Arizona