# Alpha Dental Individual & Family maryland



## DeltaCare<sup>®</sup> USA

### **Basic Plan for Families**



#### Underwritten by

Alpha Dental Programs, Inc. 1701 Shoal Creek, Suite 240 Highland Village, TX 75077

#### **Administered By**

Delta Dental Insurance Company P.O. Box 1803 Alpharetta, GA 30023

**Customer Service** 800-471-8148

deltadentalins.com

Thank you for considering DeltaCare<sup>®</sup> USA for your dental coverage. When it comes to dental benefits, making the right choice doesn't have to be complicated. DeltaCare USA plans are easy to use, and offer a great combination of affordability and dentist choice. Learn how DeltaCare USA plans work, and how they could be a part of your strategies to keep you healthy.

## About DeltaCare USA

Upon enrollment, enrollees receive a list of dental procedures that show their share of the cost for covered services when provided by their selected DeltaCare USA network dentist. This share of the costs is called a copayment. Enrollees must visit their selected DeltaCare USA dentist in order to receive benefits. They are responsible only for the copayment for each procedure at the time of treatment.

In addition to knowing procedure costs up front, DeltaCare USA plans also provide other advantages. The plans do not require enrollees to satisfy a deductible, so they can start saving on out-of-pocket costs immediately. And with no annual maximum limitations, enrollees can use their DeltaCare USA benefits all year long.

#### **Plan features**

- DeltaCare USA plans include no deductibles and no annual benefit maximums for covered services.
- Low or no copayments for many services such as cleanings and exams help keep smiles healthy by encouraging regular checkups and cleanings.
- No claim forms to fill out patients just pay their DeltaCare USA dentist the copayment amount at the time of service.
- Easy-to-use DeltaCare USA dental plans provide a great balance of network dentist choice and affordability.

#### Dentists you can trust

- A network of private practice dental facilities that have been carefully screened for quality care and best practices
- A large choice of dentists and low network turnover so that patients can enjoy a long-term relationship with their network dentist
- Easy access to specialty care DeltaCare USA network dentists will coordinate care if enrollees require treatment from a specialist for services covered under the plan

## DeltaCare USA plans offer many advantages

Select a DeltaCare USA plan for these great features:

- **Coverage that can provide peace of mind.** Our plans include no restrictions on pre-existing conditions (except for work in progress) and out-of-area dental emergency coverage.
- Online services that make getting information quick and easy. Wherever you are —work, home or on the go you can manage your account with such timesaving features as viewing eligibility, benefits and claims or locating a network dentist. Our online tools are also a snap to use on a mobile device, so we're there when you need us.
- **The SmileWay® Wellness Program** provides resources including a risk assessment quiz, articles, videos and a subscription to *Grin!*, our free dental health e-newsletter.
- **It's easy to change DeltaCare USA dentists.** Enrollees may change their selected network dentist at deltadentalins.com or by notifying us by phone or in writing. Requests made by the 21st of the month will become effective the first of the following month.

This benefit information is only a summary and not intended or designed to replace or serve as the Plan Policy. To view the complete list of covered services and copayments, plus limitations and exclusions contained in the Plan Policy click <u>here</u> or call 800-471-8148. In the event of any inconsistency between this document and the Plan Policy, the terms of the Plan Policy will prevail.



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### **Plan Highlights**

Deductible & Maximums	Pediatric Enrollees (up to age 19)	Adults (age 19 and older)
Deductible Enrollee	None	None
Family	None	None
Out-of-Pocket Maximum	\$350 one pediatric enrollee	
After this amount is reached, the plan pays 100% of the remaining covered services for that calendar year.	\$700 two or more pediatric enrollees	None

**DeltaCare USA** provides great dental benefits and predictable costs. The plan provides a full list of copayments<sup>1</sup> so the cost for covered services is never a surprise. Copayments for some of the most common services are listed below.

### Sample of Covered Services<sup>2</sup>

Category	Procedure Code and Description <sup>3</sup>	Copayment Amount <sup>1</sup>	
		Pediatric Enrollees (up to age 19)	Adults (age 19 and older)
Diagnostic & Preventive	D0999 - Office visit	\$20	\$10
	D0120 - Periodic oral exam – established patient	\$10	\$10
	D0150 - Comprehensive oral evaluation – new or established patient	\$10	\$10
	D0210 - Complete series of x-rays	\$25	\$25
	D0220 - Periapical x-ray of tooth's root	\$10	\$10
	D0230 - Periapical x-ray of tooth's root, each additional image	\$10	\$10
Services (D & P)	D0272 - Bitewing x-rays (2 images)	\$10	\$10
	D0274 - Bitewing x-rays (4 images)	\$10	\$10
	D0330 - Panoramic x-ray	\$10	\$10
	D1110 - Prophylaxis (cleaning) – adult	\$10	\$10
	D1120 - Prophylaxis (cleaning) – child	\$10	Not a benefit
	D1208 - Fluoride treatment	\$10	\$10
	D1351 - Sealant – per tooth	\$10	Not a benefit

Category	Procedure Code and Description <sup>3</sup>	Copayment Amount <sup>1</sup>	
		<b>Pediatric</b> Enrollees (up to age 19)	Adults (age 19 and older)
	D2140 - Amalgam (silver-colored) filling – 1 surface	\$40	\$40
	D2150 - Amalgam (silver-colored) filling – 2 surfaces	\$50	\$50
	D2160 - Amalgam (silver-colored) filling – 3 surfaces	\$65	\$65
	D2330 - Resin (tooth-colored) filling, front tooth, 1 surface	\$70	\$70
<b>Basic Services</b>	D2331 - Resin (tooth-colored) filling, front tooth, 2 surfaces	\$85	\$85
	D2332 - Resin (tooth-colored) filling, front tooth, 3 surfaces	\$100	\$100
	D2391 - Resin (tooth-colored) filling, back tooth, 1 surface	\$80	\$80
	D2392 - Resin (tooth-colored) filling, back tooth, 2 surfaces	\$100	\$100
	D2393 - Resin (tooth-colored) filling, back tooth, 3 surfaces	\$125	\$125
	D3310 - Root canal, front tooth	\$325	\$325
Endodontics	D3320 - Root canal, bicuspid tooth	\$350	\$350
	D3330 - Root canal, molar tooth	\$350	\$350
	D4260 - Periodontal surgery, per quadrant	\$350	\$350
Periodontics	D4341 - Periodontal scaling and root planing – four or more teeth per quadrant	\$110	\$110
	D4910 - Periodontal maintenance	\$70	\$70
Oral Surgery	D7140 - Extraction (removal) of a fully exposed tooth	\$80	\$80
	D7210 - Surgical extraction or erupted (exposed) tooth	\$120	\$120
	D7240 - Extraction (removal) of fully impacted tooth, completely bony	\$220	\$220
Major Services	D2750 - Crown, porcelain and precious metal	\$350	\$350
	D2790 - Crown, precious metal	\$350	\$350
	D5110 - Full upper denture	\$350	\$350
	D6240 - Bridge pontic, porcelain and precious metal	Not a benefit	\$523
	D6750 - Bridge crown, porcelain and precious metal	Not a benefit	\$523
Orthodontics	D8080 - Pediatric services – Medically necessary only	\$350	Not a benefit
	D8090 - Adult services	Not a benefit	\$3,250

<sup>1</sup> A copayment is the amount the enrollee pays for covered services at the time of treatment.

<sup>2</sup> Benefits featured above represent the most frequently used services covered under your plan; other services are also covered. After enrollment, the DeltaCare USA plan will make available a complete list of covered services and copayments, along with any limitations and exclusions that apply.

<sup>3</sup> Copayments and procedure descriptions referenced above are intended to clarify the delivery of benefits under the DeltaCare USA plan and are not to be interpreted as CDT-2014 descriptors or nomenclature, which are under copyright by the American Dental Association. The American Dental Association may periodically change CDT codes or definitions. Such updated codes, descriptors and nomenclature may be used to describe these covered procedures in compliance with federal legislation.