



DELTA DENTAL OF OKLAHOMA

STATE, EDUCATION & LOCAL GOVERNMENT EMPLOYEES
DENTAL BENEFITS OPTIONS

2017

Delta Dental of Oklahoma Benefits Options for State, Education, and Local Government Employees – 2017

Delta Dental of Oklahoma is proud to continue serving as a dental benefits provider for state, education, and local government employees, their dependents, and eligible retirees. We have three custom-designed dental programs to serve the dental care needs of you and your family:

- Delta Dental PPO
- Delta Dental PPO – Plus Premier
- Delta Dental PPO – Choice

Additional information is available online at DeltaDentalOK.org and by selecting the State of Oklahoma link, or contact Delta Dental of Oklahoma's Customer Service Department Monday – Friday, 7:00 a.m. – 6:00 p.m. at 405-607-2100 (OKC Metro) or 800-522-0188 (Toll Free).

WHY CHOOSE DELTA DENTAL OF OKLAHOMA?

LOCAL SERVICE. NATIONWIDE ACCESS.

In 1973, we became the very first dental benefits carrier in Oklahoma – and we hold that unique position to this day. More than 125 people perform 100 percent of Delta Dental of Oklahoma's administrative function from our headquarters in Oklahoma City. That means we can provide you with access to Delta Dental's nationwide network of oral health providers right from your home state.

We are proud to represent more than 6,900 of our fellow Oklahoma-headquartered companies, and **more than one million enrollees across this great state.**

LARGEST NETWORKS. The Delta Dental PPO and Delta Dental Premier networks are the largest in the state and nationwide. Together they create a system of nearly 93 percent of the dentists throughout Oklahoma and two-thirds nationwide. When utilizing a Delta Dental network provider, you are protected from dental charges that exceed the maximum allowable amount for both the PPO and Premier networks. In addition, network providers are required to handle all claim form submissions to Delta Dental.

EXCELLENT SERVICE. Customers of Delta Dental love our convenient and courteous customer service staff. Our subscribers enjoy the convenience of a customer service call center located in Oklahoma City, plus robust online and automated systems. We are very proud to have received a customer satisfaction rating higher than 98 percent, according to our annual survey.

TIMELY, ACCURATE CLAIMS PROCESSING.

Another hallmark of Delta Dental is our no-hassle, fast claims payments. Our Claims Department typically processes claims with an average of less than 48 hours and an **accuracy rate of more than 99 percent.**

HELPING OUR COMMUNITY. Delta Dental is much more than a dental benefits provider. As a not-for-profit corporation, we are committed to providing greater access to oral health care and education. Since its inception, the Delta Dental of Oklahoma Oral Health Foundation has distributed more than **\$19 million to support public and oral health initiatives across the state.**

OPTION 1 DELTA DENTAL PPO

The Delta Dental PPO plan option provides access to both the Delta Dental PPO network and the Delta Dental Premier network. Subscribers choosing this option will realize maximum savings when utilizing a dentist in the Delta Dental PPO network.

BENEFIT PLAN	Delta Dental PPO Network	Delta Dental Premier Network & Non-Participating Dentist (Out-of-Network)
CLASS I: DIAGNOSTIC & PREVENTIVE SERVICES Oral evaluations; routine cleanings; X-rays; fluoride and sealants for eligible dependent children; etc.	100%	100%
CLASS II: BASIC SERVICES Amalgam and composite fillings; stainless steel crowns (for eligible dependent children only); endodontics (pulpal therapy and root canal treatment); oral surgery; periodontics (excluding periodontal maintenance following active therapy, which is payable as a Class I service); etc.	85%	85%
CLASS III: MAJOR SERVICES Porcelain and cast restorations; prosthodontics (fixed partial dentures [bridges], removable partial dentures, and complete dentures); implants; etc.	60%	60%
CLASS IV: ORTHODONTICS Available to the employee and his or her lawful spouse and eligible dependent children.	60%	60%
Deductible (applies to)	\$25 Per Person Per Benefit Year (Classes II & III)	\$25 Per Person Per Benefit Year (Classes II & III)
Maximum Benefit Payment - Classes I, II, & III Maximum Benefit Payment - Class IV	\$2,500 Per Person Per Benefit Year \$2,000 Per Person Per Lifetime	\$2,500 Per Person Per Benefit Year \$2,000 Per Person Per Lifetime

EXAMPLE OF SAVINGS

Under your Delta Dental program, you may go to any licensed dentist, however, your out-of-pocket expenses will typically be lower when you go to a Delta Dental PPO participating dentist. For example, payment of a covered Class II dental service is illustrated below (*the illustration assumes the annual deductible has been satisfied*).

Delta Dental PPO Participating Dentist		Delta Dental Premier Participating Dentist		Non-Participating Dentist (Out-Of-Network)	
Dentist Charge	\$100	Dentist Charge	\$100	Dentist Charge	\$100
PPO Maximum Allowable	\$70	Premier Maximum Allowable	\$85	Prevailing Fee	\$75
Plan Pays (85% of Delta Dental PPO Allowable)	\$59.50	Plan Pays (85% of Delta Dental PPO Allowable)	\$59.50	Plan Pays (85% of Delta Dental PPO Allowable)	\$59.50
You Pay*	\$10.50	You Pay*	\$25.50	You Pay*	\$40.50
*15% of Delta Dental PPO Allowable		*15% of Delta Dental PPO Allowable plus the difference between the PPO Allowable & the Premier Allowable		*Balance of the dentist charge	

Whether you receive treatment from a Delta Dental PPO or Delta Dental Premier provider, you will be protected from dental charges exceeding the Delta Dental maximum allowable amount for that network.

OPTION 2

DELTA DENTAL PPO - PLUS PREMIER

If you choose a Delta Dental **PPO** participating provider, all benefit claims are reimbursed based on the dentist's actual charge or the maximum allowable amount for Delta Dental **PPO** network providers, whichever is less. If you choose a Delta Dental **Premier** participating provider, all benefit claims are reimbursed based on the dentist's actual charge or the maximum allowable amount for Delta Dental **Premier** network providers, whichever is less. If you choose a non-network provider you are responsible for all charges that exceed the Delta Dental of Oklahoma payment.

BENEFIT PLAN	Delta Dental PPO & Premier Networks	Non-Participating Dentist (Out-of-Network)
CLASS I: DIAGNOSTIC & PREVENTIVE SERVICES Oral evaluations; routine cleanings; X-rays; fluoride and sealants for eligible dependent children; etc.	100%	100%
CLASS II: BASIC SERVICES Amalgam and composite fillings; stainless steel crowns (for eligible dependent children only); endodontics (pulpal therapy and root canal treatment); oral surgery; periodontics (excluding periodontal maintenance following active therapy, which is payable as a Class I service); etc.	70%	70%
CLASS III: MAJOR SERVICES Porcelain or cast restorations; prosthodontics (fixed partial dentures [bridges], removable partial dentures, and complete dentures); implants; etc.	50%	50%
CLASS IV: ORTHODONTICS Available to the employee and his or her lawful spouse and eligible dependent children.	60%	60%
Deductible (applies to)	\$50 Per Person Per Benefit Year (Classes I, II & III)	\$50 Per Person Per Benefit Year (Classes I, II & III)
Maximum Benefit Payment - Classes I, II, & III Maximum Benefit Payment - Class IV	\$3,000 Per Person Per Benefit Year \$2,000 Per Person Per Lifetime	\$3,000 Per Person Per Benefit Year \$2,000 Per Person Per Lifetime

EXAMPLE OF SAVINGS

Under your Delta Dental program, you may go to any licensed dentist, however, your out-of-pocket expenses will typically be lower when you go to a Delta Dental participating dentist. For example, payment of a covered Class II dental service is illustrated below (*the illustration assumes the annual deductible has been satisfied*).

Delta Dental PPO Participating Dentist		Delta Dental Premier Participating Dentist		Non-Participating Dentist (Out-Of-Network)	
Dentist Charge	\$100	Dentist Charge	\$100	Dentist Charge	\$100
PPO Maximum Allowable	\$70	Premier Maximum Allowable	\$85	Prevailing Fee	\$75
Plan Pays (70% of Delta Dental PPO Allowable)	\$49	Plan Pays (70% of Delta Dental Premier Allowable)	\$59.50	Plan Pays (70% of Delta Dental Prevailing Fee)	\$52.50
You Pay*	\$21	You Pay*	\$25.50	You Pay*	\$47.50
*30% of Delta Dental PPO Allowable		*30% of Delta Dental Premier Allowable		*Balance of the dentist charge	

When you receive treatment from a Delta Dental provider, you will be protected from dental charges exceeding the Delta Dental maximum allowable amount for the covered services.

OPTION 3 DELTA DENTAL PPO - CHOICE

A low-cost program with access to the largest PPO network in Oklahoma and nationwide.

Eligible members selecting the Delta Dental PPO – Choice option have full access to the Delta Dental PPO network and will be responsible for the amounts reflected in the Delta Dental PPO – Choice Description of Covered Services and Enrollee Co-payments table along with any deductibles. Delta Dental PPO – Choice option utilizes the Delta Dental PPO network for maximum savings and benefits. Although subscribers can use any dentist, their out-of-pocket expense will be greater if they use a provider other than a Delta Dental PPO provider.

BENEFIT PLAN	
COVERED SERVICES & CO-PAYMENTS	See the Delta Dental PPO – Choice Description of Covered Services and Enrollee Co-payments table, or contact your benefits enrollment representative.
DEDUCTIBLE	\$100 Per Person Per Benefit Year Deductible applies only to Major Restorative (Level 4) Services.
MAXIMUM BENEFIT PAYMENT	\$2,000 Per Person Per Benefit Year for Level 1, Level 2, Level 3, and Level 4 Services.
ORTHODONTIC SERVICES	\$1,800 Per Eligible Person Per Lifetime for Level 5 Services.

EXAMPLE OF COVERED SERVICES & ENROLLEE CO-PAYMENTS

Below are examples of the types of services and co-payments under the Dental PPO – Choice option. For a complete list, see the Delta Dental PPO – Choice Description of Covered Services and Enrollee Co-payments table online at <http://www.DeltaDentalOk.org/client/ok>, or contact your benefits enrollment representative.

Level of Service	Procedure Code	Description	Enrollee Co-payment
Level 1	D0120	Periodic oral evaluation - established patient	\$5
Level 1	D1110	Prophylaxis - adult	\$5
Level 1	D1120	Prophylaxis - child	\$5
Level 2	D2140	Amalgam - one surface, primary or permanent	\$12
Level 2	D7111	Extraction - coronal remnants - deciduous tooth	\$11
Level 4*	D2740	Crown - porcelain/ceramic substrate	\$241

* Assumes deductible is satisfied

FREQUENTLY ASKED QUESTIONS

Q. What tools does Delta Dental of Oklahoma offer that add convenience and ease to my dental plan?

A. At Delta Dental of Oklahoma, you can take advantage of Spotlight, our secure online portal that includes your personal dental benefits information. Through Spotlight, you may view and print your ID card, view your claims, search our national and local dental provider directory, and much more! Register at **DeltaDentalOK.org/Spotlight**.

You can also download Delta Dental's free mobile app for up-to-date coverage information, plan type, benefit levels, deductibles and maximums, and more! To securely access this information, be sure to register at **DeltaDental.com**.

Finally, as a Delta Dental of Oklahoma member you have access to Benefax, Delta Dental's phone-fax-based service that allows you to access your personal dental benefits information afterhours at **405-607-2100 (OKC Metro)** OR **800-522-0188 (Toll Free)**.

Q. Can I obtain information about Delta Dental programs offered to state, education, and local government employees online?

A. Yes. To better understand your Delta Dental of Oklahoma offerings, we invite you to visit **DeltaDentalOK.org** and select the State of Oklahoma website tab, or you may call the Delta Dental of Oklahoma Customer Service Department with specific plan questions.

Q. How do I know if my dentist is a Delta Dental dentist in a Delta Dental PPO or Delta Dental Premier network?

A. You can ask your dentist if he or she is a Delta Dental participating dentist and which network he or she is enrolled in, or you can check the Dentist Directory at DeltaDentalOK.org by selecting the State of Oklahoma website tab.

Q. How do I change dentists?

A. Delta Dental programs allow you to see any dentist you wish, and there is no need to notify Delta Dental when you change dentists. You and your family members are also free to see different dentists if you prefer.

Q. What are the advantages of visiting a Delta Dental Participating dentist?

A. When you visit a Delta Dental participating dentist:

- You are only responsible for paying any non-covered charges, deductible and co-payment amounts, and any charges over your plan maximum.
- You are not responsible for any charges that are considered a component part of a procedure. For example, when you receive a crown, you cannot be charged additional fees for tooth preparation, local anesthesia, and impression, or a temporary crown.
- All Delta Dental network dentists nationwide are required to handle all claim forms and other paperwork for you.

Q. My dentist is not a Delta Dental dentist. Can I see any dentist?

A. Delta Dental programs allow you to go to any properly licensed dentist. While we recommend you use a Delta Dental PPO or Delta Dental Premier participating dentist to maximize your savings and benefits, you are free to choose any dentist.

Q. What is the difference between the Delta Dental PPO and Delta Dental Premier networks?

A. The Delta Dental Premier network is the largest managed fee-for-service network, consisting of nearly 93 percent of dentists in Oklahoma and two-thirds nationwide. The Delta Dental PPO network is the largest PPO network, consisting of more than 60 percent of dentists in Oklahoma, and more than 50 percent nationwide, providing deeper discounts.

Delta Dental of Oklahoma

Customer Service

Monday - Friday, 7:00 a.m. - 6:00 p.m.

405-607-2100 (OKC Metro)

or 800-522-0188 (Toll Free)

DeltaDentalOK.org/Spotlight
