

York County Schools

Effective: January 1, 2023



Plan Options



Your Plans

Two Benefit Plan Options:

Delta Dental PPO Plus Premier™

Delta Dental PPO™ – EPO Plan Design
(No changes)

- The Delta Dental PPO Plus Premier plan offers access to both networks – Premier and PPO and out of network
- The Delta Dental PPO™ – EPO Plan offers access to the **PPO network only**
- Both Premier and PPO networks are statewide and national



Delta Dental PPO Plus Premier™

	Delta Dental PPO™	Delta Dental Premier®	Out of Network
Diagnostic and Preventive Services Cleaning, exam, fluoride, bitewings, sealants	100% PPO Allowance	100% Premier Allowance	100% Non-Par Allowance
Basic Services White fillings on all teeth, extractions, root canals, periodontics, oral surgery, denture repair and recementation	80% PPO Allowance	80% Premier Allowance	80% Non-Par Allowance
Major Services Crowns, Dentures and Bridges, implants	50% PPO Allowance	50% Premier Allowance	50% Non-Par Allowance
Orthodontic Services (for subscriber and covered dependents)	50% PPO Allowance	50% Premier Allowance	50% Non-Par Allowance
Calendar Year Deductible	\$50/person \$150/family	\$50/person \$150/family	\$50/person \$150/family
Maximums Calendar year Lifetime Orthodontic	\$1,500 \$1,500	\$1,500 \$1,500	\$1,500 \$1,500



Delta Dental PPO™ – EPO Plan Design

	Delta Dental PPO™	Delta Dental Premier®	Out of Network
Diagnostic and Preventive Services Cleaning, exam, fluoride, bitewings	Fixed Copay	No Coverage	No Coverage
Basic Services Fillings, extractions, root canals, sealants, periodontics, oral surgery	Fixed Copay	No Coverage	No Coverage
Major Services Crowns, Dentures and Bridges, denture repair and recementation	Fixed Copay	No Coverage	No Coverage
Orthodontic Services (for subscriber and covered dependents)	50%	No Coverage	No Coverage
Calendar Year Deductible	None	No Coverage	No Coverage
Maximums Calendar year Lifetime Orthodontic	\$1,500 \$1,500	No Coverage	No Coverage



PPO Plus Premier™ and PPO™ - EPO Benefit Differences

	PPO Plus Premier Option 1	PPO – EPO Plan Option 2
Provider Network	PPO, Premier and Out of Network	PPO Network Only
Deductible	\$50 /\$150 applies to Basic and Major Services Only	No Deductible
Provider Payment	Co-Insurance	Fixed copays based on schedule except for Orthodontics
Full-mouth X-rays (D&P)	Once in 5 years	Once in 3 years
White/composite fillings (Basic)	On all teeth	On front 6 teeth, upper and lower
Implants	Covered as Major Service	Not Covered
Prevention First	Included	Not Included
Periodontal Cleaning	Twice in a Calendar Year in addition to two regular cleanings and oral exams	Twice in a Calendar Year – either a periodontal cleaning or a regular cleaning
Lab Fees	Included in cost of Crown, Denture, Bridge	Not included in fixed copay for Crown, Denture, Bridge



Delta Dental's Networks



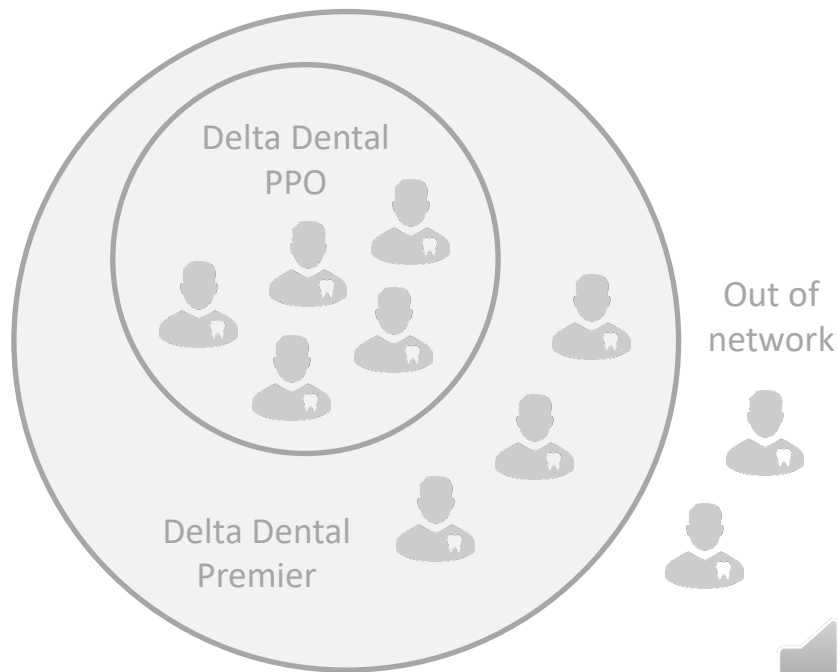
Delta Dental's Networks

- Delta Dental PPO™: Narrower network; lowest out-of-pocket costs
- Delta Dental Premier®: Broadest network; higher out-of-pocket costs than Delta Dental PPO™
- Out of network: Freedom to go to any licensed dentist; highest out of pocket costs





Delta Dental's Networks



It's Easy to Find a Network Dentist

- From the home page scroll down to the Find a Dentist section
- Enter specialty, plan, distance and zip code to search for a participating provider in your area
- You do not need to log in to perform a dental search



www.DeltaDentalVA.com



Pre-Determination of Benefits

Recommended – but not required for services of \$250+

- Dentist submits to Delta Dental to include proposed treatment plan
- Delta Dental processes like a claim form (turnaround time 5-7 business days)
- Statement mailed to dentist and subscriber – indicating reimbursement amount

Allows member to make an informed decision prior to having services rendered



Pre-D



After You Enroll

- You will receive two ID cards
- PPO and Premier participating dentists will file your claims for you
- Non-participating dentists may require you to pay at time of service and file for reimbursement
- Claim forms – DeltaDentalVA.com

	Delta Dental PPO Plus Premier™
Group Name: Delta Dental of Virginia	Your Plan
Group Number: 000000000-00000000-0000	
Subscriber Name: Jane Doe	
Identification No: XXXXX000	
Membership Type: Subscriber	
Effective Date: XX/XX/XXXX	
Benefit Services: 800-237-6060 DeltaDentalVA.com	
<small>Delta Dental is a Registered Mark of Delta Dental Plans Association.</small>	



Included Benefits



Additional
Benefits

Prevention First

(PPO Plus Premier™ Plan Only)

- Cleanings and preventive visits are covered at your plan's current level
- The costs for these services will not count against your annual benefit maximum
- You will always have benefits for these services, even if you have used all of your annual maximum benefit allowance



Prevention First – How Does it Work?

Without Prevention First			
	Delta Dental pays	Member pays	Maximum remaining
Diagnostic and preventive treatment (twice annually)	\$190	\$0	\$1,810
With Prevention First			
	Delta Dental pays	Member pays	Maximum remaining
Diagnostic and preventive treatment (twice annually)	\$190	\$0	\$2,000





Additional
Benefits

NEW!!! Amplifon Hearing Discount Program

- Members call Amplifon at 877.593.0051 or visit amplifonusa.com/lp/deltadentalva
- Amplifon will explain the program and facilitate a hearing exam
- If hearing loss is detected, Amplifon will help make an appointment with a hearing provider
- If hearing treatment is needed, Amplifon provides hearing aid discounts to members



Savings with Amplifon

Amplifon's network includes more than 145 hearing provider locations in Virginia and an average savings of 66% off retail pricing on hearing aids and service.

	Level 1	Level 2	Level 3	Level 4	Level 5
Retail price (per ear)	\$2,203	\$2,999	\$4,280	\$6,172	\$7,698
Amplifon price (per ear)	\$995	\$1,495	\$1,795	\$2,195	\$2,645



Tools and Resources

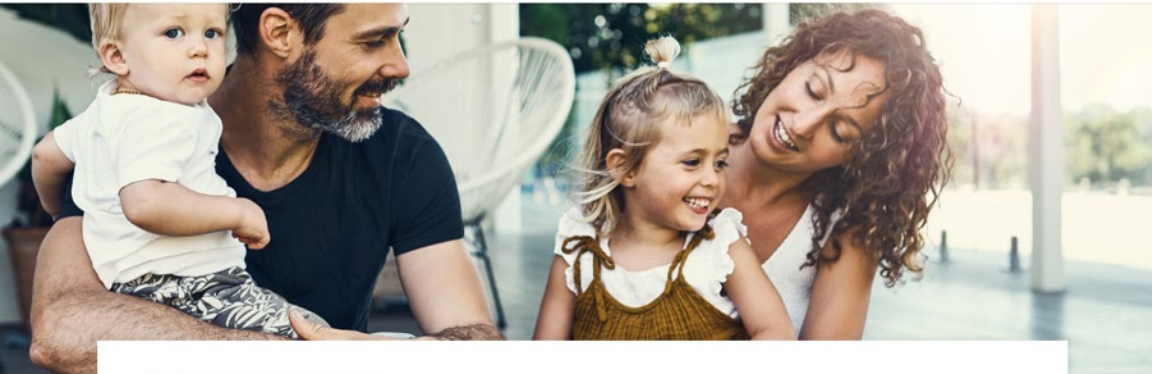


Delta Dental — Virtual Visits

- Delta Dental – Virtual Visits provides access to dentists 24/7, 365 online or over the phone
- A teledentistry visit counts as a problem-focused exam*

*TeleDentistry.com services are currently not available in Maine.





Protect your smile.

Looking for Dental Insurance?

Looking for a dental insurance plan to cover you or your family? We offer several individual and family dental plans to meet your needs.

[View our individual dental insurance plans.](#)



Delta Dental - Virtual Visits

Our Website

Visit [DeltaDentalVA.com](https://www.DeltaDentalVA.com):

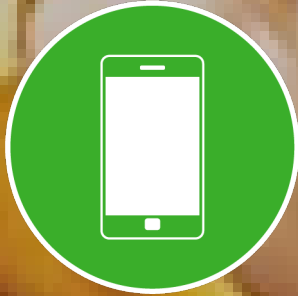
Members can:

- Find a dentist
- View benefits and claims
- Use the cost estimator tool
- Download forms
- Chat with customer service
- Replace ID cards

Mobile App

Members can log into the updated, free Delta Dental mobile app using the same website login information. Once logged in:

- View, print and email your ID card
- Use our Cost Estimator Tool
- *Coming soon* – ability to check coverage and review claims information



Questions?

Benefit Services

1-800-237-6060

8:15AM – 6:00PM (Monday-Thursday)

8:15AM – 4:45PM (Friday)

Eastern Standard Time



The Delta Dental Difference[®]

Fulfilling our mission of providing affordable oral healthcare to all.

We are the dental experts.





*For benefits on the go, download
the Delta Dental mobile app.*



Delta Dental of Virginia
4818 Starkey Road
Roanoke, VA 24018

800.237.6060
DeltaDentalVA.com
DeltaDentalVABlog.com



Point. Click. Smile.

Member Web Guide



Online access will make you smile.

It's right before your dentist appointment and you'd like to know how much you might pay. With Delta Dental of Virginia, simply log in to DeltaDentalVA.com to check benefits, coverage levels, claims and more.

Getting Started

- Go to DeltaDentalVA.com and click "Members."
- Click "Create an account."
- Follow the instructions to complete your registration.

Logging On

- Go to the Members page at DeltaDentalVA.com.
- Click the "Log in" button.
- Enter your username and password, then click "sign in."
- You can also log in by clicking "Sign in/register" at the top of the screen. Select "Member" from the dropdown and then click "Go." Enter your username and password and click "sign in."
- Once logged in, your member dashboard gives you quick access to your benefits, ID card, Member Welcome Kit, recent dentists and claims activity.

If you forget your username or password, go to the Members page, click "Log in" and then click "forgot username or password" to retrieve your information.

Log into DeltaDentalVA.com for:

ID Cards

View and print your ID card from your member dashboard.

Member Welcome Kit and Evidence of Coverage (EOC)

Ask your human resources manager if your Member Welcome Kit is available online. If your Member Welcome Kit is available, you can log in to view and print it from your member dashboard.

Benefits

Your member dashboard gives you quick access to your benefits information, including:

- The network(s) available under your plan
- Deductibles used and remaining amounts
- Maximums used and remaining amounts
- Number of cleaning visits available

Claims

After you visit your dentist, you can view recent claims on your member dashboard. For detailed claims information, click the "Claims" tab. From the Claims tab, you can search claims by the date of service to view how much you may owe.

Cost Estimator

The Cost Estimator can help prepare for dental expenses by providing an estimate for common procedures such as cleanings, fillings

or crowns. However, keep in mind, it does not indicate whether a procedure is covered under your plan, what Delta Dental may pay, or if deductibles or maximums have been met. To get specific costs for a procedure, ask your dentist to submit a predetermination of benefits to Delta Dental for any procedures that may cost more than \$250.

Find a Dentist

Click "Members" at the top of the screen and then click "Find a Dentist" to search for a Delta Dental participating dentist near you. You can also view recently-visited dentists on your member dashboard.

Forms

Visit the Forms tab to download important forms, such as a claim form, the registration form for *Healthy Smile, Healthy You*® or to download a form to nominate a dentist to participate in our networks.

Live Chat

Chat online with a customer service representative.

No login is needed to find a dentist near you, or to access other, valuable oral health information such as forms and brochures. These are all available to help keep you and your family healthy and smiling.



Delta Dental Mobile

Manage your benefits anytime, anywhere

Your dental health is important to Delta Dental — and to your overall health. Our mobile app makes it easy to make the most of your dental benefits. Find a dentist, view your ID card and more, right from your mobile device!



Getting started

Delta Dental's free mobile app is available for Apple or Android devices. Visit the Apple App Store or Google Play and search for "Delta Dental." Or, scan the QR code below. You will need an internet connection to download and use most features of our free app.

Logging in

Delta Dental members can sign in using the same username and password they use to sign in to DeltaDentalVA.com. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can retrieve these via the Delta Dental mobile app.



SCAN TO DOWNLOAD THE
DELTA DENTAL MOBILE APP

Delta Dental Mobile App features

Sign in to access the full range of tools and resources.



Mobile ID card

There's no need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access.



Find a dentist

It's easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.



Dental Care Cost Estimator

Find out what to expect with our Dental Care Cost Estimator. Our easy-to-use tool provides estimated cost ranges on common dental care needs for dentists in your area, now with the option to select your dentist for tailored cost estimates.



Save your preferred dentist for quick access

Save your favorite dentists for quick access to contact information, making it easy to schedule your routine cleaning.



Your claims

View detailed information on claims for dental visits from the past 18 months.

Secure access

You must sign in each time you access the secure portion of the mobile app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed by clicking the lock icon on the main menu.

Information displayed may vary based on your particular coverage. For more information on your coverage, contact Delta Dental of Virginia. "Delta Dental" refers to the national network of 39 independent Delta Dental companies that provide dental benefits and is a registered trademark of Delta Dental Plans Association.

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Prevention First[®]

Reward employees for healthy oral health habits by stretching their maximum benefit dollars.

Evidence shows there is a strong relationship between good oral health and positive, overall health. That's why Delta Dental of Virginia offers Prevention First as an additional benefit option.

How does Prevention First work?

Prevention First is available to experience-rated and self-insured groups to encourage employees to schedule preventive dental visits.

With Prevention First, regular, preventive dental visits and diagnostic services (typically X-rays, exams and cleanings) don't count against the maximum benefit amount within a plan year, freeing up the annual maximum so it may be used for other covered services.

Delta Dental handles the details and excludes the cost of the preventive visits from the employee's annual benefit maximum amount. The only thing employees need to do is have their regularly-scheduled dental checkups!

Your existing benefits won't change

The exclusion of preventive and diagnostic services from the annual benefit maximum

does not affect the other valuable benefits in your dental coverage, and cleanings and preventive visits are still covered at the current co-insurance level of your group's dental plan.

Advantages for members and groups

Keeping members happy and healthy is good for business. Healthy employees are more productive, and cost your company less in missed work hours and dental expenses.

For most comprehensive dental plans, including Prevention First may increase your total claims cost by 1.0% to 2.5%. However, slightly higher preventive costs up-front may save you in more costly restorative services later.

Prevention First is another way Delta Dental is making dental benefits more valuable to our customers. We want our members to take advantage of the benefits we offer, and be rewarded for staying healthy.

For more about Prevention First or other benefits available, contact your Delta Dental account representative.

This chart demonstrates how Prevention First can positively impact a member's annual maximum.

This example is based on a dental plan that allows two routine checkups and has a \$1,500 annual maximum.

Without Prevention First

Diagnostic and Preventive treatment (twice annually)	Delta Dental Pays \$190	Member Pays \$0	Maximum Remaining \$1,310
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With Prevention First

Diagnostic and Preventive treatment (twice annually)	Delta Dental Pays \$190	Member Pays \$0	Maximum Remaining \$1,500
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**Dentist charges may vary. Rates vary dependent on your plan type. Refer to your Limitations and Exclusions for details.*