



Welcome to Delta Dental  
County of San Diego  
2026 Open Enrollment



# Welcome

- Why Delta Dental?
- Your plan and benefits
- Web and mobile resources
- Member perks
- How to get help





 **DELTA DENTAL®**

Why Delta Dental?

## Our purpose:

To improve health by providing access  
to quality care



# Why Delta Dental?

## More savings

**We save members billions of dollars each year.** Because Delta Dental dentists agree to set fees, you'll pay less out-of-pocket when you visit dentists in the Delta Dental PPO and Premier networks.

## More dentists

**Four out of five dentists nationwide** are contracted Delta Dental dentists, so it's likely that your current dentist is a Delta Dental dentist.

## More satisfaction

Members rate Delta Dental **more favorably on reputation, value, quality of care and customer service.** Most of our enrollees stay with us year after year.

# Delta Dental network advantage



Delta Dental PPO



Delta Dental Premier®



Non-Delta Dental





 **DELTA DENTAL®**

Learn about  
your plan

# Your Smile, Your Choice

DPPO vs. DHMO

## Delta Dental PPO

- Visit any licensed dentist
- Benefits are subject to an annual deductible and maximum
- Plan covers a wide range of services with no exclusions for most pre-existing conditions
- Preventive care, like routine cleanings and exams are covered at low or no cost
- Pay the applicable coinsurance at the time of service with a contracted Delta Dental PPO or Premier provider

VS

## DeltaCare USA

- Select a DeltaCare USA primary care dentist
- No annual deductibles or maximums
- Plan covers over 300 procedures, with no exclusions for most pre-existing conditions
- Preventive care, like routine cleanings and exams, has low or no copayments
- Pay the applicable copayment at the time of service with your assigned DeltaCare USA provider
- DeltaCare USA plan is offered in California for COSD members.





# Delta Dental PPO™



# We've got you covered

Delta Dental PPO



- Visit a PPO dentist to save the most.
- You won't be charged more than your expected share of the bill.
- You can visit any licensed dentist, but you may pay additional fees at non-PPO dentists.
- You don't need an ID card to get care.
- We'll coordinate dual coverage.
- Create an online account to check your benefits and claims online.

# Your PPO coverage

Deductibles and maximums



## Delta Dental PPO

	PPO dentist	Premier dentist	Non-Delta Dental dentist
Deductible per calendar year	\$50 per person \$150 per family Waived for D&P	\$50 per person \$150 per family Waived for D&P	\$50 per person \$150 per family Waived for D&P
Annual maximum per calendar year	\$2,500 per person	\$2,500 per person	\$2,500 per person
Orthodontic lifetime maximum	\$2,500 per person	\$2,500 per person	\$2,500 per person



# Your PPO coverage

What's covered

	Delta Dental PPO		
	PPO dentist	Premier dentist	Non-Delta Dental dentist
Diagnostic & Preventive	Plan pays 100%	Plan pays 100%	Plan pays 80%
Basic, Endodontic, Periodontic, Oral Surgery	Plan pays 80%	Plan pays 80%	Plan pays 80%
Major, Prosthodontics, Implants	Plan pays 70%	Plan pays 70%	Plan pays 60%
Orthodontics	Plan pays 50%	Plan pays 50%	Plan pays 50%



# Save benefit dollars with D&P Maximum Waiver<sup>®</sup>



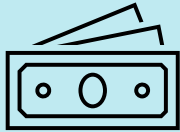
Visit your dentist for diagnostic and preventive care without affecting your annual maximum.

Dental treatment	Delta Dental pays	You pay	Maximum remaining
Without D&P Maximum Waiver	\$350	\$0	\$2,150
With D&P Maximum Waiver	\$350	\$0	\$2,500

# Pre-treatment estimate

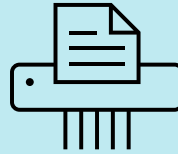
It's easy to plan for dental expenses

1



Ask your dentist  
for an estimate.

2



Dentist sends details  
to Delta Dental.

3



You and your dentist  
receive a cost estimate.

# Emergency coverage

- Visit any licensed dentist worldwide and receive benefits.
- Submit a claim for reimbursement.



# Transitioning your care

How to continue dental care under your PPO plan



## How is payment determined?

- **Root canals:** If you started treatment before your plan's effective date, your previous plan is responsible for any later treatment.
- **Crowns:** If the crown is placed on or after the effective date, it's covered by Delta Dental.
- **Orthodontics:** Your previous carrier will pay for treatment before your effective date, and Delta Dental will cover treatment starting after that date.





DeltaCare<sup>®</sup> USA

# We've got you covered

A prepaid, fixed copayment plan

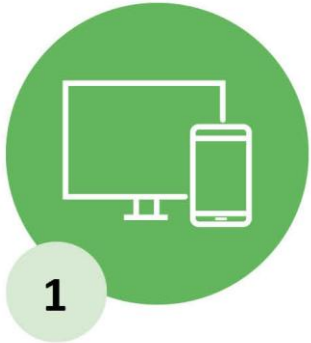


Once enrolled, select a general dentist from the DeltaCare USA network to access:

- More than 350 covered procedures for the dental care you need
- Low or no copayments on most preventive services
- Care without annual limits – no maximum
- Transparent out-of-pocket costs in your plan booklet or online account
- All inclusive copayments (no hidden material or lab fees), so you won't have any billing surprises

# How DeltaCare USA works

Getting dental care is easy



1

Choose a general dentist  
online or by phone



2

Make an appointment



3

Visit the dentist



4

Pay your copayment  
(if any)

If you don't have an assigned dentist, you may simply visit any DeltaCare USA general dentist. After the dentist files a qualifying claim, you're added to that dentist's roster, and they become your assigned general dentist.

# What's covered



## Your DeltaCare USA plan

Deductibles and maximums	None
Diagnostic and preventive services	Most services at no cost 1 cleaning every 6 months
Basic services	Copays vary
Major services	Copays vary



# What's covered (continued)

DeltaCare USA plan



## Comprehensive orthodontic treatment

Children

\$1,695 copayment plus pre- and post-treatments costs

Adults

\$1,695 copayment plus pre- and post-treatments costs

# Specialty and emergency care

## DeltaCare USA

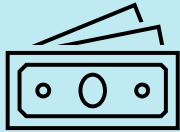
- If you need specialty care, your general dentist will refer you to an in-network specialist. Referrals aren't required for eligible dependent children to see a pediatric dentist through the age of 13.
- Your plan includes out-of-network coverage only for emergency services required during non-business hours or if 35 miles or more from your assigned dental facility.



# Pre-treatment estimate

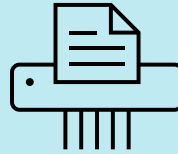
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# All about braces and aligners

DeltaCare USA



Included in comprehensive orthodontic services:

- Orthodontic coverage for adults and children, including clear aligners
- All phases of orthodontic treatment are covered
- Tooth extractions
- Continuous coverage for members in active treatment



# How to choose your dentist

DeltaCare USA

If you don't already have an assigned dentist, you can go directly to any DeltaCare USA general dentist.

But if you'd prefer to select one in advance or change your current general dentist:

1. Log in to your online account.
2. Under “Your dental facilities”, choose **Select facility** or **Change facility**.
3. Search by ZIP code, select a facility by entering the six-digit facility ID or have the system automatically assign the facility closest to your address.
4. Submit your selection.

Please choose how you want to select a facility

- ☐ Search for a facility by ZIP code  
Enter ZIP code  
Ex. 94587 or 94587-0867
- ☐ Select a facility by entering the facility ID  
Enter 6-digit facility ID  
Ex. 123456
- ☐ Automatically assign a facility based on where you live

# Switching from another plan?

DeltaCare USA

- Coverage begins on your plan effective date.
- Pre-existing conditions and missing teeth are covered.
- If you're undergoing orthodontic treatment, you will be able to stay with your current orthodontist if your teeth have started movement.
- In general, procedures started before your plan effective date are the responsibility of your previous carrier.





 **DELTA DENTAL®**

Web and mobile  
resources



# Check out the website

deltadentalins.com

- Search for a network dentist in your area.
- Get answers to common questions about your dental plan.
- Sign up for your online account.
- Read wellness articles on the Healthy Living Hub.





# Sign up for an online account

Check your benefits information online



- Check your plan details: eligibility, covered services and level of benefits.
- Look up claim statements for recent dental visits.
- Go paperless to access your plan documents online.
- View, email or print your ID card.
- Estimate the cost of your next procedure.
- Submit questions to Customer Service.

Log in to your account at [deltadentalins.com](https://deltadentalins.com).

# Go mobile

Download the app to have all the information you need at your fingertips



## What can you do with the app?

Find a dentist

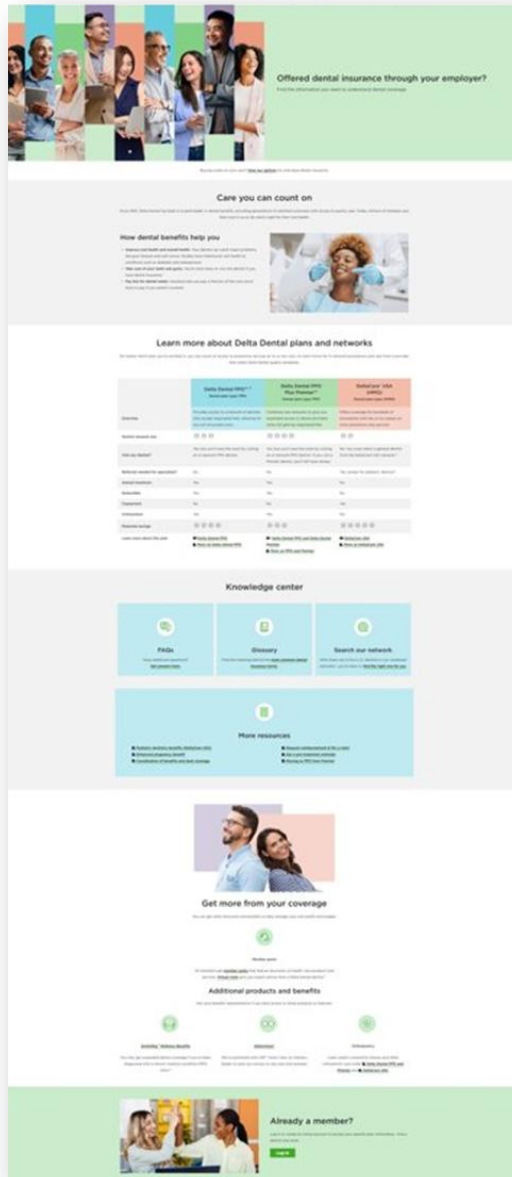
Add ID card to wallet

Coverage details

Cost Estimator

To find the app, visit the App Store or Google Play and search for “Delta Dental.” Then download the **Delta Dental** app by Delta Dental Plans Association.

# Member resources page



## A new self-serve digital resource

For information about:

- The importance of taking care of your teeth and gums and the value of dental insurance
- The difference between PPO and DHMO plans
- The benefits of choosing a network dentist
- The knowledge center and how to find more information
  - (FAQs, glossary, provider search)
- Educational flyers/materials
- Member perks program
- Create an account or log In

[www1.deltadentalins.com/group-member-resources.html](http://www1.deltadentalins.com/group-member-resources.html)





# Member perks





# Member perks

Extra features, exceptional outcomes



## Virtual dentistry

Remote consultations with a dentist

## LifePerks

Discounts on oral health products, services, memberships and more

## Wellness resources

Online articles, recipes, videos and more

## Hearing aids and LASIK

Discounts through Amplifon and QualSight



Members can learn more at  
[www1.deltadentalins.com/memberperks](http://www1.deltadentalins.com/memberperks).

# Virtual dentistry

Quality dental care employees need, when they need it

## Photo submission

- An easy-to-use, photo-based platform
- Get answers from a Delta Dental dentist in less than 24 hours
- Ideal for a quick exam or an overall oral health evaluation



## Video visit

- Schedule a face-to-face video visit from anywhere with a Delta Dental dentist
- Ideal for urgent needs, second opinions or those wanting a live video visit outside of normal office hours

# LifePerks program features

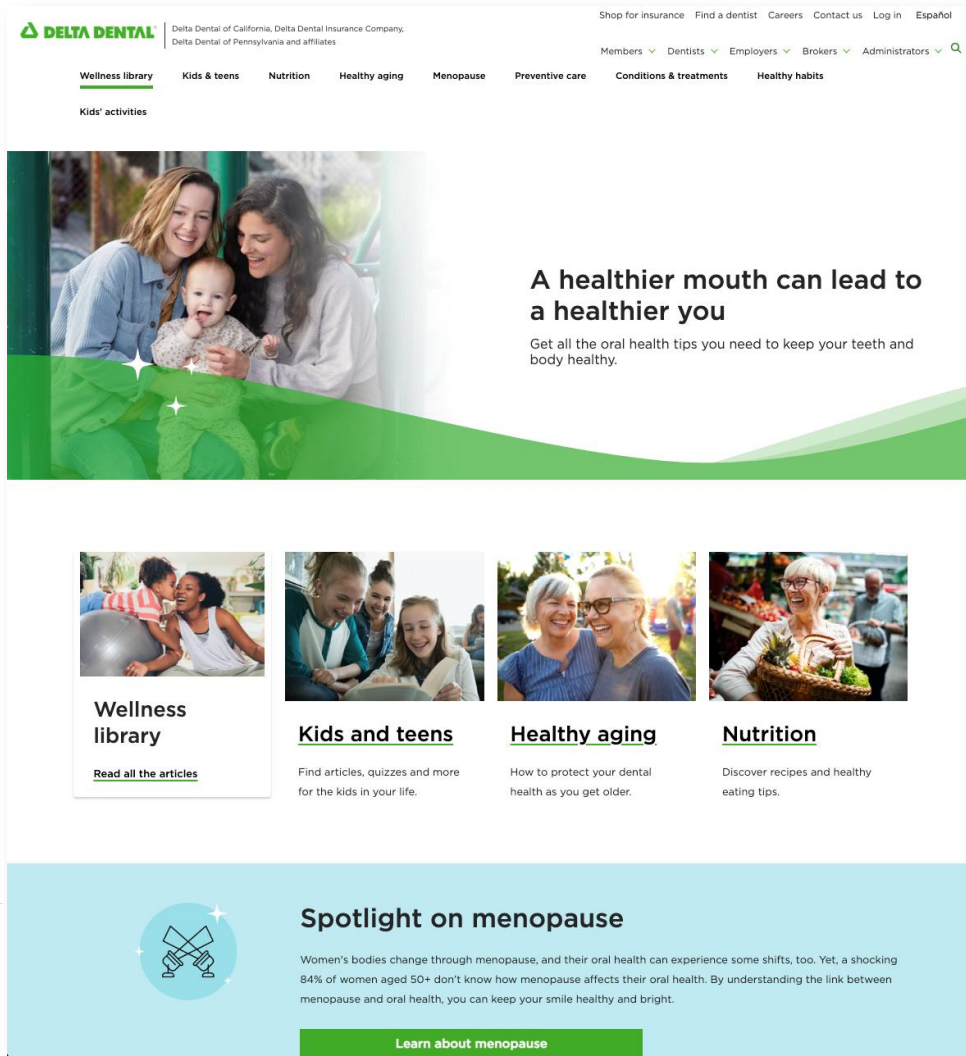


- Access to thousands of discounts
- Save on childcare, financial, auto and travel services
- Discounts on fitness gear and gym memberships
- Entertainment discounts on movies and theme parks
- Discounts on oral care products to maintain your oral health
- Local and nationwide offers from brands you know and love

Visit [LifePerksML.lifemart.com](https://LifePerksML.lifemart.com) to learn more and register.

# Oral health and wellness

Increase your dental knowledge



- 100+ articles on everything from acid reflux to x-rays
- Tooth-friendly recipes and nutrition tips
- Quizzes to assess your dental risks
- Short videos
- Healthy aging
- Education for kids and teens





We're here  
for you





# Contact Customer Service

Get help by phone or online

Call us toll-free at **877-688-3503 (PPO)** or **844-697-0579 (DHMO)**

Speak to a Customer Service representative Monday through Friday, 8 am to 8 pm PST (PPO) or 5 am to 6 pm PST (DHMO)

For simple questions, use our automated phone system, available 24/7

Ask online: Go to **deltadentalins.com > Contact Us**. Then follow the prompts or fill out the Customer Service Form.





# ¿Habla español?

**Los servicios que Delta Dental proporciona en español incluyen:**

- Ayuda para inscribirse
- Información y vídeos sobre la salud dental
- Detalles de los beneficios
- Representantes de servicio al cliente
- Servicio de asistencia en su idioma
- Sitio web en **[es.deltadentalins.com](https://es.deltadentalins.com)**





# Thank you!

We're pleased to take your questions.