

WELCOME TO DELTA DENTAL!

Northern California Plasterers Health & Welfare Trust Fund



Your Delta Dental PPO Plan

Effective July 1, 2023



No annual deductibles



Calendar Year Maximum of \$1,750



100% coverage for
Diagnostic & Preventive Services*

No claim forms for members to fill out
or ID cards required*

*When services are rendered with an in-network PPO or Premier provider



Benefit Highlight Summary

Benefits	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Deductibles per member each calendar year	No Deductible	No Deductible	No Deductible
Maximums Per member each calendar year	\$1,750	\$1,750	\$1,750
D&P counts toward maximum?	Yes, for all Dentists		

Covered Services*	Delta Dental PPO dentists**	Delta Dental Premier dentists**	Non-Delta Dental dentists**
Diagnostic & Preventive Services (D&P) Exams, Cleanings and X-Rays	100%	100%	100%
Basic Services Fillings, Sealants, Space Maintainers, Simple Extractions and Posterior Composites	85%	75%	50%
Endodontics Root Canals	85%	75%	50%
Periodontics Surgical and Non-Surgical Periodontics	85%	75%	50%
Oral Surgery	85%	75%	50%
Major Services Crowns, Inlays, Onlays and Cast Restorations	80%	70%	50%
Prosthodontics Bridges, Dentures and Denture Repair/Reline/Rebase	80%	70%	50%
Temporomandibular Joint (TMJ) Services	75%	75%	75%
TMJ Maximums	\$2,000 Lifetime	\$2,000 Lifetime	\$2,000 Lifetime
Orthodontic Services Dependent Children	50%	50%	50%
Orthodontic Maximums	\$1,500 Lifetime	\$1,500 Lifetime	\$1,500 Lifetime



**Reimbursement is based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

Industry-leading Access

So, members can get care where and when they need it



440,000+
access points



Nearly **80%** of all
dentists are Delta
Dental dentists

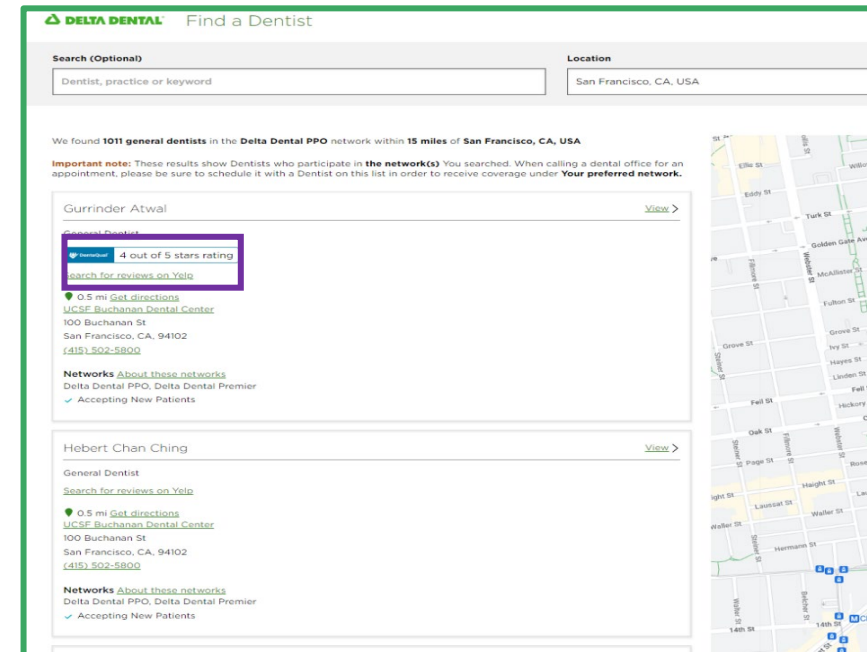
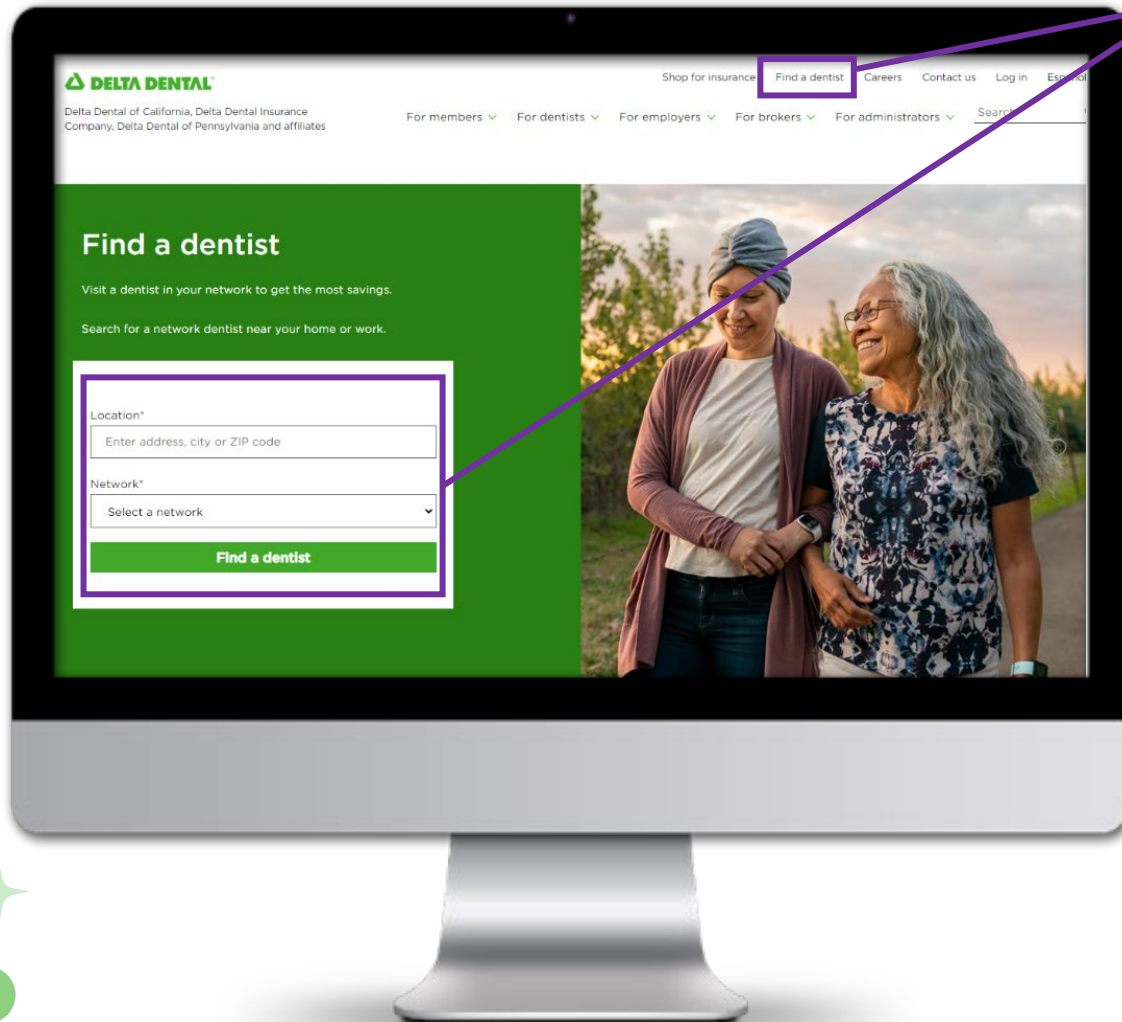


152,894
network dentists

We make it easy to find an in-network dentist

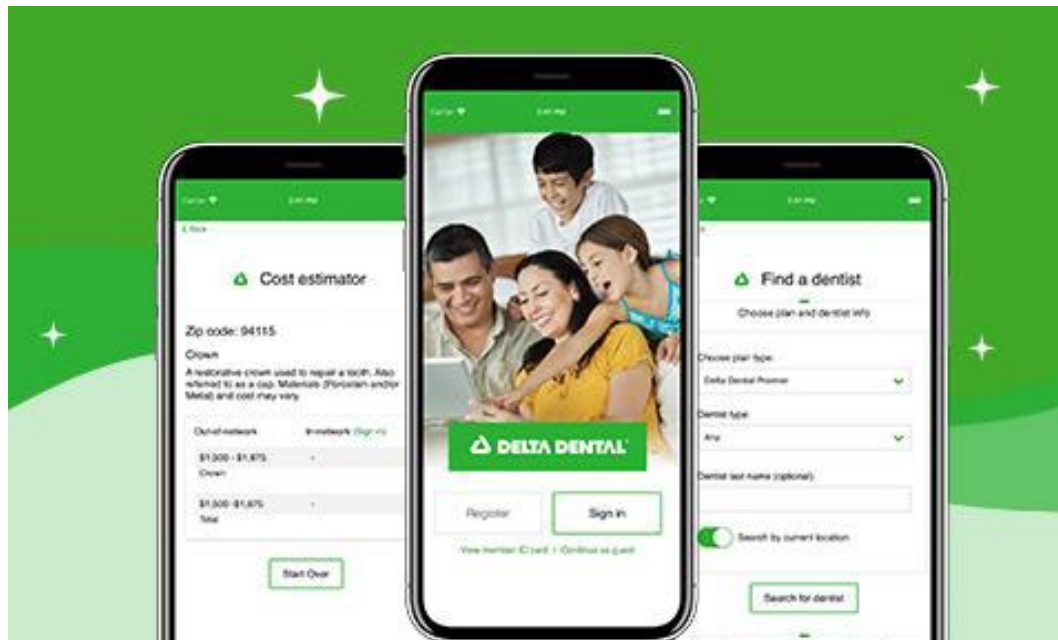
Members can search for a new dentist right from the home page of our website.

Results will look like this!



Delta Dental's online provider directory even features actual patient reviews via Yelp and provider quality ratings using DentaQual®.

Our Mobile Application



Key Features

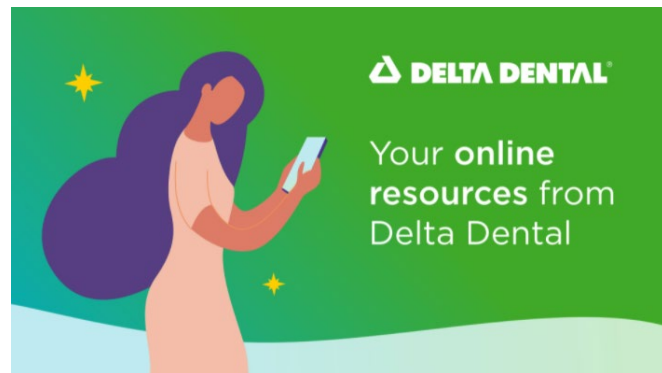
- Mobile ID card
- Find a dentist
- Review plan details
- Review claims
- Estimate dental care
- Save preferred dentist information

Video Resources That Showcase Delta Dental

Simple explanation of plans and online resources



Videos are also available in Spanish!



To check out the video library visit:

<https://insider-update-online.com/2021/01/new-benefits-videos-for-enrollees/>

Take advantage of our ready-made posters and other member materials featuring easy to use *QR codes*

We can even customize and co-brand these items!



Maximize Your Savings

Visit a PPO dentist

Choose an in-network dentist to maximize your savings. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.

- You'll save the most by visiting a Delta Dental PPO™ dentist.
- Your next best bet, Delta Dental Premier®, is the largest dental network nationwide.¹


Find a network dentist at deltadentalins.com/customsite.

You pay less for a crown replacement with PPO²

	Delta Dental PPO dentist	Delta Dental Premier® dentist	Non-Delta Dental dentist
Dentist charges	\$0	\$0	\$0
Dentist accounts			


Go online to manage your dental plan

Visit deltadentalins.com to:




View your account and claims

Check plan details and view or print your ID card



Find an in-network dentist


Search by distance, specialty, language spoken and more



Understand your plan

Download claim forms and get tips on planning for a dental visit

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.



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Many are also available in Spanish!



Elevate your smile

7 ways to make the most of your dental plan



1. Save with PPO.

Choose a network dentist to maximize your savings. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.¹ Find a network dentist at deltadentalins.com.

- Save the most by visiting a Delta Dental PPO dentist.¹
- Your next best bet, Delta Dental Premier®, is the largest dental network nationwide.²

2. Create an online account.

Check your coverage and get a cost estimate at deltadentalins.com. If you'd like an ID card, you can view or print one online. To save time and paper, update your settings to paperless. You'll receive an email when a new dental benefits statement is available.

3. Seek diagnostic and preventive care.

Your plan covers regular exams and cleanings at low or no cost to help catch problems before they require costly, extensive treatment. Overall health can affect your dental health, from hypertension to pregnancy. Start each dental visit with a quick chat about any issues or medications.

4. Coordinate benefits.

Are you covered under a second dental plan? Ask your dentist to include information about both plans with your claim, and we'll handle the rest.³

¹ You can still visit any licensed dentist, but your out-of-pocket costs may be higher if you choose a non-Delta Dental dentist. PPO and Premier dentists won't bill you for any amount over their contracted fee. You are responsible for any applicable deductibles, copayments, amounts not covered or lifetime maximums and charges for non-covered services. Non-Delta Dental dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

² In Texas, Delta Dental Insurance Company provides a dental provider organization (DPO) plan.

³ Delta Dental Premier is the largest dental network nationwide based on total unique dentists, as of September 2022 according to Delta Dental's DSO.

⁴ Coverage and state-specific exceptions may apply. Please review your plan booklet for details about coordination of benefits, including rules for determining primary and secondary coverage.



Delta Dental PPO™ deltadentalins.com/members



Thank you for trusting us
with your smiles!