Point32Health

Delta Dental Benefits



Agenda

- Plan Overview
- Delta Dental's Network Advantage
- Member Tools & Resources
- The Importance of Preventive Care
- Questions







D Plan Overview

Dental Program Overview | Standard Option

	Coverage Level		
Calendar Year Maximum	\$1,500		
Calendar Year Deductible *Does not apply to Type I or Type IV Services	\$50/\$150		
	In and Out of Network Providers		
Preventive and Diagnostic Care (Type I)	100%		
Basic Services (Type II)	80%		
Major Services (Type III)	50%		
Orthodontia (any age) (Type IV)	50% \$1,500 Lifetime Max per Member		



Dental Program Overview | High Option

	Coverage Level		
Calendar Year Maximum	\$2,000		
Calendar Year Deductible *Does not apply to Type I or Type IV Services	\$50/\$150		
	In and Out of Network Providers		
Preventive and Diagnostic Care (Type I)	100%		
Basic Services (Type II)	90%		
Major Services (Type III)	60%		
Orthodontia (any age) (Type IV)	50% \$2,000 Lifetime Max per Member		



Pretreatment Estimates

Ask your dentist for a pretreatment estimate. Find out ahead of time whether a proposed dental treatment is covered and how much it will cost.



\$300, such as such as crowns, wisdom tooth extractions, braces, bridges, dentures and oral surgery.



Pretreatment estimates help you:

- Make informed decisions about your health care dollars
- Avoid unexpected out-of-pocket expenses and bills
- Verify that you are receiving treatment from a participating dentist
- Confirm that the treatment/service is covered under your plan



Rollover Max – Standard Option

Thanks to the Rollover Max benefit, you can save some of your unused benefit dollars to be applied to future services that would otherwise exceed your plan maximum.



Start of the Year

Your Plan Maximum is \$1,500



During the Year

Get a cleaning or oral exam + use less than \$700 your Plan Maximum



End of the Year

Roll \$500 of your unused Plan Maximum to the following year



Rollover Max Bank

Capped at \$1,250 per member



Rollover Max – High Option

Thanks to the Rollover Max benefit, you can save some of your unused benefit dollars to be applied to future services that would otherwise exceed your plan maximum.



Start of the Year

Your Plan Maximum is \$2,000



During the Year

Get a cleaning or oral exam + use less than \$800 your Plan Maximum



End of the Year

Roll \$600 of your unused Plan Maximum to the following year

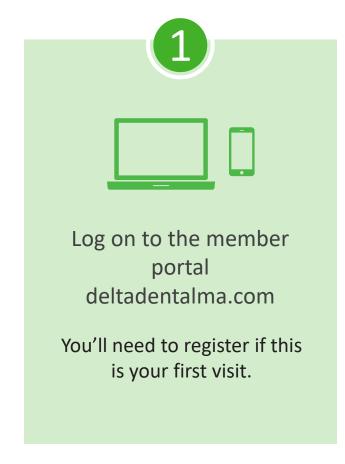


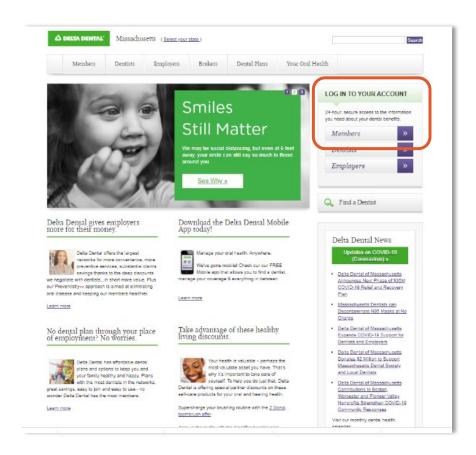
Rollover Max Bank

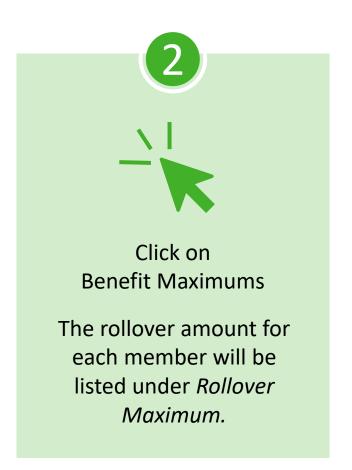
Capped at \$1,500 per member



Checking Your Rollover and Plan Balance Detail











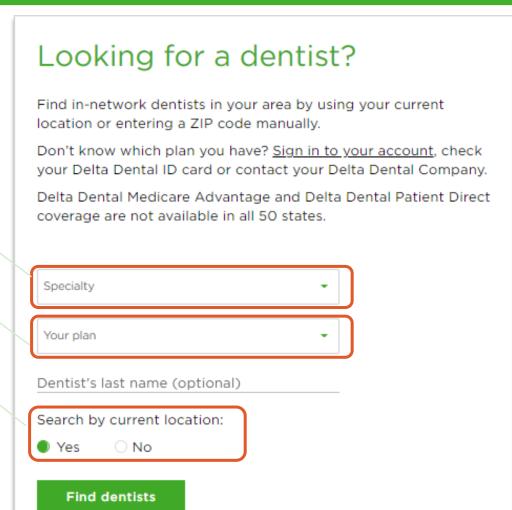
Delta Dental's Network Advantage

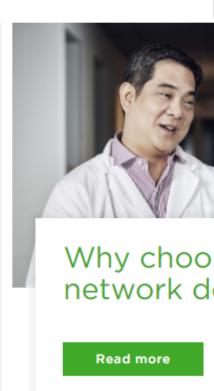
Finding a Participating Delta Dental PPO Network Dentist

Visit deltadental.com/findadentist

- Select the type of dentist you are looking for in the Specialty drop down
- Choose your plan:
 Delta Dental PPO Network
- You can opt to find a dentist nearby by searching by location









Delta Dental's Network Advantage



With the Delta Dental PPO *Plus* Premier Network, members have access to one of the largest directly contracted networks of dentists in the country.



Over 150,000

 unique providers in over 398,000
 locations
 nationwide



Savings

- Reduced outof-pocket costs
- Discounts on covered care
- No balance billing for care



Simplicity

- No claim forms or paperwork
- Access to cost transparency tools

Delta Dental PPO Network



Average Discount: 35%+

Delta Dental Premier Network



Average Discount: 15-25%



Save with the Delta Dental PPO Network



Example of what you can save on a porcelain crown*

Network	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Provider
Dentist Fee(s)	\$1,288	\$1,288	\$1,288
Maximum Dentist Can Charge	\$928	\$1,094	\$1,288
Benefit Percentage	60%	60%	60%
Member Pays	\$371	\$438	\$516

\$145 compared to the Out-of-Network Provider

\$67 compared to a Delta Dental Premier Network Provider



The Delta Dental PPO Network saves you:

^{*}Example assumes deductible has been met. Savings for illustration only on a porcelain crown.



Member Resources, Discounts & Tools

Delta Dental Mobile App





SCAN TO DELTA DENTAL MOBILE APP

Members must first be registered for the Delta Dental of Massachusetts secure, member portal. Once registered for the portal, members will use the same username and password to register and login to the mobile app.



Mobile ID Card

Say goodbye to paper cards. Members can view their digital ID card and for extra convenience, save it to their Apple Wallet or Google Play.



My Claims

Look up detailed claims information for your dentist visits over the last 18 months.



Find a Dentist

Members can search and compare dental offices to find one that's the best fit for their oral health care needs.



Quick Access to a Preferred Dentist

Members can save their preferred dentist, so their contact information is easy to find when making appointments.



Dental Care Cost Estimator

Educates and empowers members by providing estimated cost ranges on common dental care needs.



Healthy Living Discounts







amplifonusa.com/DDMA

1-888-402-1394



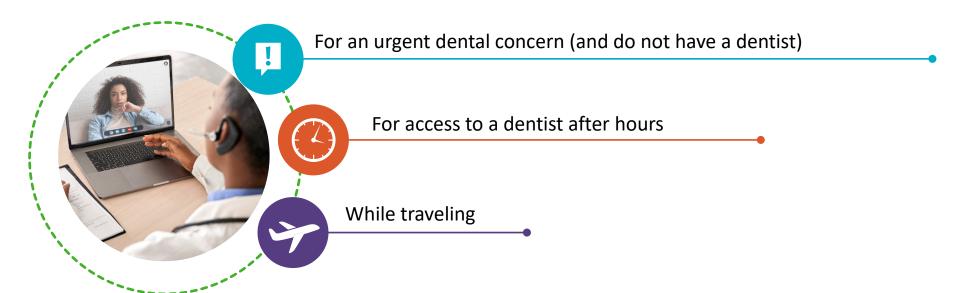
TeleDentistry.com

It's easy to schedule a virtual visit

- Step 1: The member goes online to TeleDentistry.com/ddma
- Step 2: They complete a brief registration and health questionnaire.
- Step 3: They will be connected with a TeleDentistry.com dentist to begin their visit.

Members can schedule a virtual visit:







Member Resources



Welcome packet

- Welcome letter
- 2 ID cards per employee
- Postmarked within 10 business days upon enrollment



deltadentalma.com

- Find a dentist tool
- Member portal
- Mobile app
- Plan information
- Oral health resources

- grin!® magazine
- Oral health blog
- Oral health library



Customer Service

Live agents available: $M - F \mid 8am - 8pm$ (EST)

IVR features:

- 24/7 availability
- Interactive voice prompts
- Exam/Cleaning reminders



Secure access to plan information

Online member portal

- Digital ID card
- Find a dentist
- Claims history

Mobile app

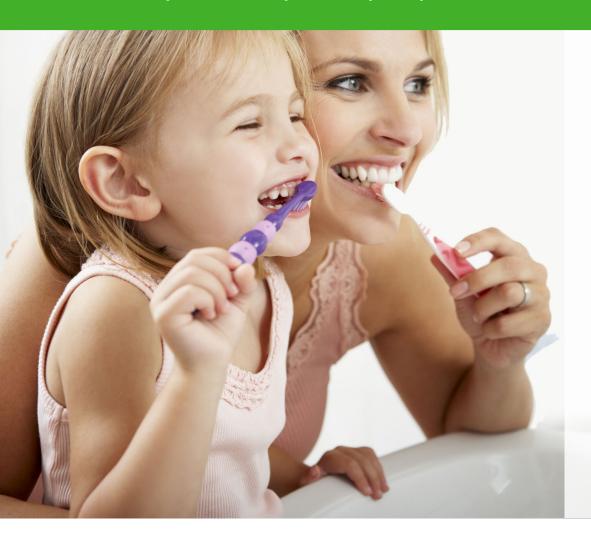
- Digital ID card
- Find a dentist
- Cost estimator





The Importance of Preventive Care

Brush | Wash | Scrape | Floss



The Ideal Oral Health Routine

- Brush 2 mins, twice a day
- Floss once a day
- Scrape your tongue once per day
- Use mouthwash after brushing & flossing
- Schedule regular dental checkups
- Replace your toothbrush or electric toothbrush heads at least every 3 months
- Eat a healthy, balanced diet
- Remember to use your smile power



? Questions?