

Caltech's Dental Plans Frequently Asked Questions (FAQs)

1. How many dental plans are offered in 2023 and 2024?

For 2023, there is 1 HMO plan through MetLife and 1 PPO plan through Delta Dental.
For 2024, there will be another PPO plan added totaling 3 dental plans.

2. What are the names of the 2024 Delta Dental plans?

The HMO plan is titled the MetLife DHMO Dental Plan.
The new 2024 PPO plan will be titled Delta Dental PPO (Enhanced) and the existing 2023 PPO plan will be titled Delta Dental PPO (Standard).

3. What is difference between the three dental plans?

Click on the below link for a dental plan benefit comparison:

https://hr.caltech.edu/documents/5673/Caltech-JPL_Comparison_Dental_Chart_10.17.23_FINAL.pdf

Click on the below link for additional HMO coverage details:

www.metlife.com/content/dam/metlifecom/us/homepage/caltech/pdf/MET50SOBCA.pdf

4. What are the differences in providers between an HMO and PPO?

For an HMO, you must select a participating dentist to provide or coordinate all of your dental care, and you may receive dental services only from dental providers who have contracted with the plan. Visit metlife.com/info/caltech/benefits/dental-insurance to find contracted HMO providers.

For a PPO, you may see any licensed dental provider and a primary dentist is not required. However, what the insurance pays differs between in-network and out-of-network providers:

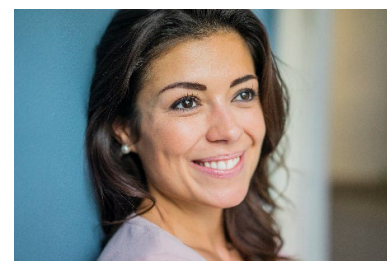
- Delta PPO providers agree to the lowest negotiated rate (PPO contracted fees)
- Delta Premier providers who are not in the PPO network agree to charge their negotiated Premier contracted fees (generally higher than the PPO contracted fees)
- Non-Delta dentists may charge any amount, and you're responsible for paying all charges above Delta's program allowance

Visit deltadentalins.com/caltech to find in-network providers. Choosing PPO providers will have negotiated rates and a higher annual benefit limit.

5. Are there examples of how much someone would pay for dental services the dental plans?

These examples are for illustrative purposes only and intended to show you how individuals in different situations may go about choosing coverage that fits their needs and budget.

Dental Plan Options	Dental Dental PPO Standard	Dental Dental PPO Enhanced	MetLife DHMO
Annual Paycheck Deduction (Employee + Family Coverage Tier)	\$612	\$780	\$120
Dental Needs			
Preventive Care Care Maria and her family get dental check-ups	\$0 Maria's family sees in-network PPO dentists	\$0 Maria's family sees in-network PPO dentists	\$0 Maria's family sees in-network dentists



Meet Maria

Caltech's Dental Plans Frequently Asked Questions (FAQs)

and cleanings twice per year			
Amalgam Filling Maria's son has a filling that costs \$325	\$105 Maria pays a \$50 deductible plus 20% of the remaining charges	\$55 Maria pays a \$25 deductible plus 10% of the remaining charges	\$0 Maria pays no deductible and no copay
Crown Maria's spouse has a crown that costs \$950	\$500 Maria pays a \$50 deductible plus 50% of the remaining charges	\$395 Maria pays a \$25 deductible plus 40% of the remaining charges	\$225 Maria pays no deductible and a \$225 copay
Total Out-of-Pocket Expense	\$605	\$450	\$225
Angela's Total 2024 Dental Plan Spend (Total Out-of-Pocket Expenses plus Paycheck Deduction)	\$1,217	\$1,230	\$345

Maria is married with two teenage sons. She and her family maintain good dental health, but she anticipates that one of her children may need a filling this year. In addition, her husband has been advised that he will need a crown.



Dental Plan Options	Dental Dental PPO Standard	Dental Dental PPO Enhanced	MetLife DHMO
Annual Paycheck Deduction (Employee + Spouse Coverage Tier)	\$384	\$492	\$60
Dental Needs			
Preventive Care Care Eric gets dental check-ups and cleanings twice per year	\$0 Eric sees in-network PPO dentists	\$0 Eric sees in-network PPO dentists	\$0 Eric sees in-network dentists
Composite Fillings Eric's spouse has two composite fillings that cost \$380 each	\$192 Eric pays a \$50 deductible plus 20% of the remaining charges	\$99 Eric pays a \$25 deductible plus 10% of the remaining charges	\$80 Eric pays no deductible and a \$40 copay per filling
Implant Eric's spouse has an implant that costs \$2000	\$1,000 Eric pays no deductible plus 50% of the remaining charges	\$1,000 Eric pays no deductible plus 50% of the remaining charges	\$1,860 Eric pays no deductible and a \$1,860 copay
Crown	\$768	\$411	\$225



Meet Eric

Eric is generally healthy and practices good oral hygiene. His spouse has been less focused on keeping up with his regular preventive dental visits. Eric believes that his spouse will need two fillings, a crown and a dental implant.

Caltech's Dental Plans Frequently Asked Questions (FAQs)

Eric's spouse has a crown that costs \$950	Eric pays no deductible plus 50% of the remaining charges and any amounts over the plan's \$1,750 maximum	Eric pays no deductible plus 40% of the remaining charges and any amounts over the plan's \$2,200 maximum	Eric pays no deductible and a \$225 copay
Total Out-of-Pocket Expense	\$1,960	\$1,510	\$2,165
Eric's Total 2024 Dental Plan Spend (Total Out-of-Pocket Expenses plus Paycheck Deduction)	\$2,344	\$2,002	\$2,225



Dental Plan Options	Dental Dental PPO Standard	Dental Dental PPO Enhanced	MetLife DHMO
Annual Paycheck Deduction (Employee Only Coverage Tier)	\$156	\$204	\$24
Dental Needs			
Preventive Care Care Bruce gets dental check-ups and cleanings twice per year costing \$250 per visit	\$0 Bruce sees in-network PPO dentists	\$0 Bruce sees in-network PPO dentists	\$0 Bruce sees in-network dentists
Orthodontia Care Bruce receives Orthodontia Care that costs \$2,200	\$2,200 Bruce's Orthodontia care is not covered (the Standard Plan only covers this service for Children)	\$1,088 Bruce pays a \$25 deductible plus 50% of the remaining charges	\$1,450 Bruce pays no deductible plus a \$1,450 copay
Total Out-of-Pocket Expense	\$2,200	\$1,088	\$1,450
Bruce's Total 2024 Dental Plan Spend (Total Out-of-Pocket Expenses plus Paycheck Deduction)	\$2,356	\$1,292	\$1,474



Meet Bruce

Bruce is single with no children. He maintains good dental health, but is scheduled for Orthodontia Care.

**Caltech's Dental Plans
Frequently Asked Questions (FAQs)**

Delta Dental (Enhanced) Plan Questions

1. For the new dental plan, what additional benefits will be covered?

The new Enhanced Plan, provides a:

- Lower Deductible for In-Network Delta Dental PPO dentists only
- Increased Annual Maximums for In-Network and Out-of-Network dentists
- Increased coverage for Basic Services (e.g. fillings and posterior composites) by In-Network Delta Dental PPO dentists only
- Increased coverage for Major Services (e.g. crowns, onlays and cast restorations) and Prosthodontics (e.g. bridges, dentures) by In-Network Delta Dental PPO dentists only
- Orthodontic coverage for Children and Adults

2. If someone is currently receiving Orthodontia treatment and already received the Lifetime Maximum under the Delta Dental Standard plan are they eligible for the additional \$500 if they elect the enhanced plan?

They would only be eligible for the additional \$500 if they are still in active orthodontic treatment; the dental office will have to resubmit the ortho treatment claims for us to reconsider the additional payment. If they have already completed treatment, they would not get the additional payment.

3. If someone is currently receiving Orthodontia treatment through another plan and already received the Lifetime Maximum are they eligible for the lifetime maximum benefit through a Caltech Delta plan?

If the other plan was with a different dental insurance carrier and the member is still in active orthodontic treatment, then they would be eligible for any remaining benefit after their coverage effective date with Delta Dental. The dentist would resubmit the ortho treatment claims to Delta Dental; Delta Dental would take into account what was already paid by the other dental insurance carrier and then apply the Delta Dental benefits accordingly based on that information and the remainder of the treatment plan.

If the other plan was also with Delta Dental, they would not be eligible for another lifetime maximum under the Caltech Delta Dental plan. The maximum is lifetime under any Delta Dental plan.

4. If I switch plans from Standard to Enhanced mid-year due to a qualified life change am I eligible for the higher annual maximum for orthodontia, assuming only the additional \$500?

Yes, you would be eligible for the additional amount if you are still in active orthodontic treatment. Again, the dental office will need to resubmit the orthodontic treatment plan to Delta.

5. For 2023, what is covered for orthodontics? Are X-rays covered?

For 2023, Orthodontic procedures using appliances or surgery to straighten or realign teeth, which otherwise would not function properly. X-rays and extractions that might be necessary for orthodontic treatment are not covered by Orthodontic Benefits but may be covered under Diagnostic and Preventive or Basic Benefits. It's also important to note that the current Standard Plan provides Orthodontic benefits for Dependent Children Only, with a \$1,000 Lifetime benefit.

6. Is there a way I can obtain a copy of my dental card? I never received one for my current plan.

Yes, members can register online at <https://www1.deltadentalins.com/login.html> to download and print an ID card or they can download the Delta Dental app from the App Store or Google Play Store and

Caltech's Dental Plans
Frequently Asked Questions (FAQs)

download a digital copy to their mobile device. They can also call Delta Dental's Customer Service at **888-335-8227** and request one to be mailed to them as well.

7. Could we use my dental insurance and my husbands to help cover these fees?

Yes, members just need to ask their dental provider's office to include information about both plans with their claim submission. We always recommend members ask their dental provider to request a Pre-treatment Estimate prior to receiving any services over \$300. The Pre-treatment Estimate will provide you with an overview of the services covered, limited or excluded by your plan and an explanation of how coinsurance, deductible and maximums may affect your share of the cost.

8. Is Invisalign covered for Adults under the Enhanced plan?

Yes, the Enhanced Plan includes Adult Orthodontic Benefits which is what clear aligners (e.g., Invisalign, SureSmile) fall under.

9. Are night guards covered for Adults under the Delta Dental plans?

No, occlusal guards (aka mouth guards/night guards) are not covered under the Standard Plan or the Enhanced Plan.

10. Is there an age limit for orthodontic coverage?

Under the Standard plan, only children are covered. Under the Enhanced plan, there is no age limit.