

# How Our Dental Plan Works

## What the Dental Plan Covers

The Plan helps you pay for dental care such as your routine cleanings and exams, fillings, root canals, crowns, and orthodontia.

## When You Need Dental Care

### 1. Use Delta Dental PPO Dentists

- Refer to the list of **PPO dentists near campus**.

OR

- Search the full online directory at **deltadentalins.com**.

### 2. Provide Your Info at the Dentist's Office — No ID Card Needed!

You don't need a dental ID card.

When you visit your dentist, let him or her know you are insured by Delta Dental, and provide your name, date of birth and student ID number.

If you want an ID card anyway, you can print one at **deltadentalins.com** (after you set up your Delta Dental online account).

### 3. Pay Your Dentist

When you're responsible for some of the cost, you'll either pay your dentist at the time you receive care, or your dentist will send you a bill.

Regardless of the dentist you use, the Plan pays the same amount based on the **table of allowance**, and you pay the rest. So the more your dentist charges, the more you pay. **Make sure you receive care from Delta Dental PPO dentists because they usually charge the least.**

**You typically save the most money when you use Delta Dental PPO Dentists.** They contract with Delta Dental and agree to lower fees that are usually less than — and never more than — Delta Dental's allowable charge.

**You typically pay more when you use Delta Dental Premier Dentists.** They also contract with Delta Dental but usually charge higher fees than PPO dentists, up to Delta Dental's allowable charge.

**You typically pay the most when you use non-Delta Dental dentists.** Because they are not contracted with Delta Dental, these dentists typically charge a higher amount for their services.

**See the next page for the plan summary.**

## 2021-22 Caltech Student Dental

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| <b>Contacting Delta Dental</b>   | <a href="https://deltadentalins.com">deltadentalins.com</a><br>(800) 765-6003  |
| <b>Policy Year</b>   | September 1 – August 31  |
|  | <b>When You Use Delta Dental PPO Dentists</b>  |
| <b>Deductible</b> — what you pay each policy year before the Plan begins to pay (does not apply to diagnostic, preventive, and orthodontic care)                                   | \$50 per person per policy year<br>\$100 per family per policy year  |
| <b>Benefits Maximum</b> — the most the Plan pays each policy year  | \$1,500 per person per policy year for Delta Dental PPO dentists;<br>\$1,000 per person per policy year for non-PPO dentists<br>(including Delta Dental Premier dentists)  |
| <b>Diagnostic and Preventive Care</b> — oral exams, cleanings (prophylaxis), x-rays, examinations of tissue biopsy, fluoride treatment, space maintainers, specialist consultation | There is no deductible. The plan pays a specific dollar amount, depending on the type of service, based on the <b>table of allowance</b> .<br>When you use PPO dentists, the allowance amount paid by the plan typically covers most of the dentist's fee. |
| <b>Basic Care</b> — oral surgery (extractions), fillings, root canals, periodontic (gum) treatment, sealant, tissue removal (biopsy)   | After you pay the deductible, the Plan pays a specific dollar amount, depending on the type of service, based on the <b>table of allowance</b> . You are responsible for the share of the dentist's fee not covered by the allowance.                      |
| <b>Crowns, Jackets and Other Cast Restorations</b> — crowns, inlays, onlays  |  |
| <b>Prosthodontic Care</b> — bridges, partial dentures, full dentures, implants   |  |
| <b>Orthodontic Care</b> (adults and dependent children)  | Plan pays 50% of the dentist fee (based on Delta Dental's allowable charge or usual and customary for non-PPO dentists), up to \$500 per person per lifetime.  |

*This material is for information only. Dental insurance plans contain exclusions, limitations and benefit maximums. For details, see the detailed **Delta Dental Caltech Student Dental Plan Evidence of Coverage (EOC) and Table of Allowance**.*