York County Schools

Effective: January 1, 2023
Two Benefit Plan Options:

Delta Dental PPO Plus Premier™
Delta Dental PPO™ – EPO Plan Design
   (No changes)

- The Delta Dental PPO Plus Premier plan offers access to both networks – Premier and PPO and out of network
- The Delta Dental PPO™ – EPO Plan offers access to the PPO network only
- Both Premier and PPO networks are statewide and national
## Delta Dental PPO Plus Premier™

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Delta Dental PPO™</th>
<th>Delta Dental Premier®</th>
<th>Out of Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic and Preventive Services</strong>&lt;br&gt;Cleaning, exam, fluoride, bitewings, sealants</td>
<td>100% PPO Allowance</td>
<td>100% Premier Allowance</td>
<td>100% Non-Par Allowance</td>
</tr>
<tr>
<td><strong>Basic Services</strong>&lt;br&gt;White fillings on all teeth, extractions, root canals, periodontics, oral surgery, denture repair and recementation</td>
<td>80% PPO Allowance</td>
<td>80% Premier Allowance</td>
<td>80% Non-Par Allowance</td>
</tr>
<tr>
<td><strong>Major Services</strong>&lt;br&gt;Crowns, Dentures and Bridges, implants</td>
<td>50% PPO Allowance</td>
<td>50% Premier Allowance</td>
<td>50% Non-Par Allowance</td>
</tr>
<tr>
<td><strong>Orthodontic Services</strong>&lt;br&gt;(for subscriber and covered dependents)</td>
<td>50% PPO Allowance</td>
<td>50% Premier Allowance</td>
<td>50% Non-Par Allowance</td>
</tr>
<tr>
<td><strong>Calendar Year Deductible</strong>&lt;br&gt;$50/person&lt;br&gt;$150/family</td>
<td>$50/person&lt;br&gt;$150/family</td>
<td>$50/person&lt;br&gt;$150/family</td>
<td></td>
</tr>
<tr>
<td><strong>Maximums</strong>&lt;br&gt;Calendar year</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>Lifetime Orthodontic</strong></td>
<td>$1,500</td>
<td>$1,500</td>
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</tr>
</tbody>
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## Delta Dental PPO™ – EPO Plan Design

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<tr>
<th>Service Type</th>
<th>Delta Dental PPO™</th>
<th>Delta Dental Premier®</th>
<th>Out of Network</th>
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<tbody>
<tr>
<td><strong>Diagnostic and Preventive Services</strong></td>
<td>Fixed Copay</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Cleaning, exam, fluoride, bitewings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td>Fixed Copay</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Fillings, extractions, root canals, sealants, periodontics, oral surgery</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td>Fixed Copay</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>Crowns, Dentures and Bridges, denture repair and recementation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontic Services</strong></td>
<td>50%</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td>(for subscriber and covered dependents)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td>None</td>
<td>No Coverage</td>
<td>No Coverage</td>
</tr>
<tr>
<td><strong>Maximums</strong></td>
<td></td>
<td>No Coverage</td>
<td>No Coverage</td>
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<tr>
<td>Calendar year</td>
<td>$1,500</td>
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<td></td>
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<tr>
<td>Lifetime Orthodontic</td>
<td>$1,500</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## PPO Plus Premier™ and PPO™ - EPO Benefit Differences

<table>
<thead>
<tr>
<th></th>
<th>PPO Plus Premier Option 1</th>
<th>PPO – EPO Plan Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Provider Network</strong></td>
<td>PPO, Premier and Out of Network</td>
<td>PPO Network Only</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 /$150 applies to Basic and Major Services Only</td>
<td>No Deductible</td>
</tr>
<tr>
<td><strong>Provider Payment</strong></td>
<td>Co-Insurance</td>
<td>Fixed copays based on schedule except for Orthodontics</td>
</tr>
<tr>
<td><strong>Full-mouth X-rays (D&amp;P)</strong></td>
<td>Once in 5 years</td>
<td>Once in 3 years</td>
</tr>
<tr>
<td><strong>White/composite fillings (Basic)</strong></td>
<td>On all teeth</td>
<td>On front 6 teeth, upper and lower</td>
</tr>
<tr>
<td><strong>Implants</strong></td>
<td>Covered as Major Service</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Prevention First</strong></td>
<td>Included</td>
<td>Not Included</td>
</tr>
<tr>
<td><strong>Periodontal Cleaning</strong></td>
<td>Twice in a Calendar Year in addition to two regular cleanings and oral exams</td>
<td>Twice in a Calendar Year – either a periodontal cleaning or a regular cleaning</td>
</tr>
<tr>
<td><strong>Lab Fees</strong></td>
<td>Included in cost of Crown, Denture, Bridge</td>
<td>Not included in fixed copay for Crown, Denture, Bridge</td>
</tr>
</tbody>
</table>
Delta Dental’s Networks
Delta Dental’s Networks

• Delta Dental PPO™: Narrower network; lowest out-of-pocket costs
• Delta Dental Premier®: Broadest network; higher out-of-pocket costs than Delta Dental PPO™
• Out of network: Freedom to go to any licensed dentist; highest out of pocket costs
Delta Dental’s Networks

- Delta Dental PPO
- Delta Dental Premier
- Out of network
It’s Easy to Find a Network Dentist

• From the home page scroll down to the Find a Dentist section
• Enter specialty, plan, distance and zip code to search for a participating provider in your area
• You do not need to log in to perform a dental search

www.DeltaDentalVA.com
Pre-Determination of Benefits

Recommended – but not required for services of $250+

- Dentist submits to Delta Dental to include proposed treatment plan
- Delta Dental processes like a claim form (turnaround time 5-7 business days)
- Statement mailed to dentist and subscriber – indicating reimbursement amount

Allows member to make an informed decision prior to having services rendered
After You Enroll

• You will receive two ID cards
• PPO and Premier participating dentists will file your claims for you
• Non-participating dentists may require you to pay at time of service and file for reimbursement
• Claim forms – DeltaDentalVA.com
Included Benefits
Prevention First
(PPO Plus Premier™ Plan Only)

• Cleanings and preventive visits are covered at your plan’s current level
• The costs for these services will not count against your annual benefit maximum
• You will always have benefits for these services, even if you have used all of your annual maximum benefit allowance
## Prevention First – How Does it Work?

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental pays</th>
<th>Member pays</th>
<th>Maximum remaining</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Without Prevention First</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic and preventive treatment (twice annually)</td>
<td>$190</td>
<td>$0</td>
<td>$1,810</td>
</tr>
<tr>
<td><strong>With Prevention First</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic and preventive treatment (twice annually)</td>
<td>$190</td>
<td>$0</td>
<td>$2,000</td>
</tr>
</tbody>
</table>
NEW!!! Amplifon Hearing Discount Program

- Members call Amplifon at 877.593.0051 or visit amplifonusa.com/lp/deltadentalva
- Amplifon will explain the program and facilitate a hearing exam
- If hearing loss is detected, Amplifon will help make an appointment with a hearing provider
- If hearing treatment is needed, Amplifon provides hearing aid discounts to members
Savings with Amplifon

Amplifon’s network includes more than 145 hearing provider locations in Virginia and an average savings of 66% off retail pricing on hearing aids and service.

<table>
<thead>
<tr>
<th></th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail price (per ear)</td>
<td>$2,203</td>
<td>$2,999</td>
<td>$4,280</td>
<td>$6,172</td>
<td>$7,698</td>
</tr>
<tr>
<td>Amplifon price (per ear)</td>
<td>$995</td>
<td>$1,495</td>
<td>$1,795</td>
<td>$2,195</td>
<td>$2,645</td>
</tr>
</tbody>
</table>
Tools and Resources
Delta Dental — Virtual Visits

• Delta Dental – Virtual Visits provides access to dentists 24/7, 365 online or over the phone

• A teledentistry visit counts as a problem-focused exam*

*TeleDentistry.com services are currently not available in Maine.
Our Website

Visit DeltaDentalVA.com:

Members can:
- Find a dentist
- View benefits and claims
- Use the cost estimator tool
- Download forms
- Chat with customer service
- Replace ID cards
Mobile App

Members can log into the updated, free Delta Dental mobile app using the same website login information. Once logged in:

• View, print and email your ID card
• Use our Cost Estimator Tool
• *Coming soon* – ability to check coverage and review claims information
Questions?

Benefit Services

1-800-237-6060

8:15AM – 6:00PM (Monday-Thursday)
8:15AM – 4:45PM (Friday)

Eastern Standard Time
The Delta Dental Difference®

Fulfilling our mission of providing affordable oral healthcare to all.

We are the dental experts.
For benefits on the go, download the Delta Dental mobile app.

Delta Dental of Virginia
4818 Starkey Road
Roanoke, VA 24018

800.237.6060
DeltaDentalVA.com
DeltaDentalVABlog.com
Online access will make you smile.

It’s right before your dentist appointment and you’d like to know how much you might pay. With Delta Dental of Virginia, simply log in to DeltaDentalVA.com to check benefits, coverage levels, claims and more.

Getting Started
• Go to DeltaDentalVA.com and click “Members.”
• Click “Create an account.”
• Follow the instructions to complete your registration.

Logging On
• Go to the Members page at DeltaDentalVA.com.
• Click the “Log in” button.
• Enter your username and password, then click “sign in.”
• You can also log in by clicking “Sign in/register” at the top of the screen. Select “Member” from the dropdown and then click “Go.” Enter your username and password and click “sign in.”
• Once logged in, your member dashboard gives you quick access to your benefits, ID card, Member Welcome Kit, recent dentists and claims activity.

If you forget your username or password, go to the Members page, click “Log in” and then click “forgot username or password” to retrieve your information.

Log into DeltaDentalVA.com for:

ID Cards
View and print your ID card from your member dashboard.

Member Welcome Kit and Evidence of Coverage (EOC)
Ask your human resources manager if your Member Welcome Kit is available online. If your Member Welcome Kit is available, you can log in to view and print it from your member dashboard.

Benefits
Your member dashboard gives you quick access to your benefits information, including:
• The network(s) available under your plan
• Deductibles used and remaining amounts
• Maximums used and remaining amounts
• Number of cleaning visits available

Claims
After you visit your dentist, you can view recent claims on your member dashboard. For detailed claims information, click the “Claims” tab. From the Claims tab, you can search claims by the date of service to view how much you may owe.

Cost Estimator
The Cost Estimator can help prepare for dental expenses by providing an estimate for common procedures such as cleanings, fillings or crowns. However, keep in mind, it does not indicate whether a procedure is covered under your plan, what Delta Dental may pay, or if deductibles or maximums have been met. To get specific costs for a procedure, ask your dentist to submit a predetermination of benefits to Delta Dental for any procedures that may cost more than $250.

Find a Dentist
Click “Members” at the top of the screen and then click “Find a Dentist” to search for a Delta Dental participating dentist near you. You can also view recently-visited dentists on your member dashboard.

Forms
Visit the Forms tab to download important forms, such as a claim form, the registration form for Healthy Smile, Healthy You® or to download a form to nominate a dentist to participate in our networks.

Live Chat
Chat online with a customer service representative.

No login is needed to find a dentist near you, or to access other, valuable oral health information such as forms and brochures. These are all available to help keep you and your family healthy and smiling.
Your dental health is important to Delta Dental — and to your overall health. Our mobile app makes it easy to make the most of your dental benefits. Find a dentist, view your ID card and more, right from your mobile device!

Getting started
Delta Dental’s free mobile app is available for Apple or Android devices. Visit the Apple App Store or Google Play and search for “Delta Dental.” Or, scan the QR code below. You will need an internet connection to download and use most features of our free app.

Logging in
Delta Dental members can sign in using the same username and password they use to sign in to DeltaDentalVA.com. If you haven’t registered for an account yet, you can do that within the app. If you’ve forgotten your username or password, you can retrieve these via the Delta Dental mobile app.

Information displayed on the mobile app may vary based on your particular coverage. For information about your specific plan, contact Delta Dental of Virginia at DeltaDentalVA.com.
**Delta Dental Mobile App features**

**Sign in to access the full range of tools and resources.**

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile ID card</td>
<td>There’s no need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access.</td>
</tr>
<tr>
<td>Find a dentist</td>
<td>It’s easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family’s preferred dentists to your account for easy access.</td>
</tr>
<tr>
<td>Dental Care Cost Estimator</td>
<td>Find out what to expect with our Dental Care Cost Estimator. Our easy-to-use tool provides estimated cost ranges on common dental care needs for dentists in your area, now with the option to select your dentist for tailored cost estimates.</td>
</tr>
<tr>
<td>Save your preferred dentist for quick access</td>
<td>Save your favorite dentists for quick access to contact information, making it easy to schedule your routine cleaning.</td>
</tr>
<tr>
<td>Your claims</td>
<td>View detailed information on claims for dental visits from the past 18 months.</td>
</tr>
</tbody>
</table>

**Secure access**

You must sign in each time you access the secure portion of the mobile app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed by clicking the lock icon on the main menu.

Information displayed may vary based on your particular coverage. For more information on your coverage, contact Delta Dental of Virginia. “Delta Dental” refers to the national network of 39 independent Delta Dental companies that provide dental benefits and is a registered trademark of Delta Dental Plans Association.

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DeltaDentalVA.com
Evidence shows there is a strong relationship between good oral health and positive, overall health. That’s why Delta Dental of Virginia offers Prevention First as an additional benefit option.

How does Prevention First work?
Prevention First is available to experience-rated and self-insured groups to encourage employees to schedule preventive dental visits.

With Prevention First, regular, preventive dental visits and diagnostic services (typically X-rays, exams and cleanings) don’t count against the maximum benefit amount within a plan year, freeing up the annual maximum so it may be used for other covered services.

Delta Dental handles the details and excludes the cost of the preventive visits from the employee’s annual benefit maximum amount. The only thing employees need to do is have their regularly-scheduled dental checkups!

Your existing benefits won’t change
The exclusion of preventive and diagnostic services from the annual benefit maximum does not affect the other valuable benefits in your dental coverage, and cleanings and preventive visits are still covered at the current co-insurance level of your group’s dental plan.

Advantages for members and groups
Keeping members happy and healthy is good for business. Healthy employees are more productive, and cost your company less in missed work hours and dental expenses.

For most comprehensive dental plans, including Prevention First may increase your total claims cost by 1.0% to 2.5%. However, slightly higher preventive costs up-front may save you in more costly restorative services later.

Prevention First is another way Delta Dental is making dental benefits more valuable to our customers. We want our members to take advantage of the benefits we offer, and be rewarded for staying healthy.

For more about Prevention First or other benefits available, contact your Delta Dental account representative.

This chart demonstrates how Prevention First can positively impact a member’s annual maximum.

<table>
<thead>
<tr>
<th>Without Prevention First</th>
<th>Delta Dental Pays</th>
<th>Member Pays</th>
<th>Maximum Remaining</th>
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<tr>
<td>Diagnostic and Preventive treatment (twice annually)</td>
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<td>$1,310</td>
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*Dentist charges may vary. Rates vary dependent on your plan type. Refer to your Limitations and Exclusions for details.