

Comprehensive Dental Program

The Comprehensive Dental Program is offered by Delta Dental of California, one of the nation's largest and most experienced dental benefits carriers. It offers the ultimate in flexibility and savings.

YOU CAN **CHOOSE** ANY DENTIST
— AND YOUR LEVEL OF SAVINGS

- Delta Dental PPO Network dentists offer you the greatest savings
- Delta Dental Premier Network dentists provide you a fee discount
- Non-Delta dentists' fees may vary

Because Delta Dental PPO and Delta Premier dentist fees are approved in advance, you have an opportunity to pocket additional savings.

COMPREHENSIVE DENTAL PROGRAM:

**Choose your DENTIST,
choose your SAVINGS!**

Delta Dental Contact Information

BENEFIT QUESTIONS:

Contact Delta Dental of California

Phone:

(888) 335-8227

Address:

P.O. Box 997330
Sacramento, California 95899-7330
or
12898 Towne Center Drive
P.O. Box 3370
Cerritos, California 90703

FOR MORE INFORMATION OR TO FIND A DELTA DENTIST ON THE INTERNET:

- www.deltadentalca.org/CSU
- <http://www.calstate.edu/hr/benefitsportal/>



Does Saving Money
Make You

Smile?

TWO Dental Networks

TWO Ways to Save



California State University

DELTA DENTAL COMPREHENSIVE
DENTAL PROGRAM

Group #4018/4918

Step Up to Maximum SAVINGS.

Sometimes going to the dentist is painful — paying for it shouldn't be!



Want to **SAVE?**
STEP UP

Want to **SAVE** More?
STEP UP

Non-Delta

Non-Delta dentists do not participate in any Delta networks and they have not negotiated fees with Delta. As a result, the dentist's billed charges may not be covered in full by Delta. Therefore, your costs will be higher than if you visited a Delta dentist. Furthermore, you pay the entire cost of your services up front and then file a claim form for reimbursement.

Delta Dental Premier Network

Delta Dental Premier Network dentists have agreed to abide by Delta's determination of fees. This means, on average, you receive savings of 6% on most billed charges. You are responsible only for your portion of the bill and you also avoid filling claim forms. There are over 23,000 Delta Premier Network dentists in California which makes it easy for you to realize savings.

Delta Dental PPO Network

The dentists in the Delta Dental PPO Network are a select group of Delta dentists who have agreed to charge lower fees for their services than other dentists. Generally, you'll **save 23 – 30% on most services**. Along with your savings, you will be responsible only for your portion of the bill and you avoid having to file claim forms. With more than 12,000 Delta Dental PPO dentists in California, there are plenty of opportunities for you to **save**.

Starting January 1, 2006, you can **save** even more on your dental care by choosing a dentist who is part of the **Delta Dental PPO network**.

EXAMPLE:

YOU NEED A CROWN. You have the option of going to a non-Delta dentist, a Delta Dental Premier dentist or a Delta Dental PPO dentist. Let's take a look at what each provider can offer in terms of personal savings, based on the level of dental coverage for which you are eligible (Basic, Enhanced Level I, or Enhanced Level II). Regardless of the dentist you choose, Delta Dental covers a certain percentage of the cost, so the savings comes from the Delta allowed fee. When you choose a Delta Dental PPO dentist, this fee is usually significantly lower.

Service	Non-Delta Dentist ²			Delta Dental Premier Dentist			Delta Dental PPO Dentist		
	Basic	Enhanced Level I	Enhanced Level II	Basic	Enhanced Level I	Enhanced Level II	Basic	Enhanced Level I	Enhanced Level II
Crown									
Dentist Charge (Covered at 50%-Basic & Level I, 80%-Level II) ¹	\$950	\$950	\$950	\$950	\$950	\$950	\$950	\$950	\$950
Delta Allowed Fee	\$800	\$800	\$800	\$850	\$850	\$850	\$662	\$662	\$662
Plan Pays	\$400	\$400	\$640	\$425	\$425	\$680	\$331	\$331	\$529.60
You Pay	\$550	\$550	\$310	\$425	\$425	\$170	\$331	\$331	\$132.40

¹ This chart is for illustrative purposes only. Therefore the percentage that your plan covers varies depending on coverage level, the type of service you receive, and the dentist you choose. To determine your coverage level, refer to the "Highlights of Your Dental Plan Coverage" brochure, or the Evidence of Coverage.

² Payment for services provided by non-Delta dentists is based on the fee that satisfies the majority of Delta dentists. You are responsible for paying any amount the dentist charges above the allowed fee.