

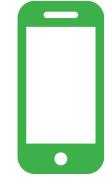
### 

### **A DELTA DENTAL**°

## We Deliver Superior Customer Service



Overall member satisfaction rating – and percentage of inquiries (calls) resolved during initial contents resolved during initial contact



**Online Access** to real-time benefits information for subscribers via **SPOTLIGHT** 



Customer Service Team has 100+ Years Combined Experience @ DDOK

## We Deliver the Largest Network of Dentists



of Oklahoma dentists participate in the Delta Dental PPO and/or Delta Dental Premier network



Three (3) out of four (4) providers in the nation participate with Delta Dental

Participating providers are available in **all 50 states**, the **District of Columbia** and **Puerto Rico** 

### **ひ DELTA DENTAL**®

## We Deliver Two (2) Delta Dental Networks

PPO NETWORK 63% OF OKLAHOMA DENTISTS

- Deepest Discounts
- Lower Out-of-Pocket Costs
- No Balance Billing

PREMIER NETWORK 97% OF OKLAHOMA DENTISTS

- Discounts
- Extended Network Access
- No Balance Billing

OUT-OF-NETWORK

ONLY 3% OF OKLAHOMA DENTISTS

• Little to No Discounts

- Higher Out-of-Pocket Costs
- Longer Processing Times for Claims
- No Assistance with Claims Processing

### **A DELTA DENTAL**

## We Deliver Quality Benefit Plans

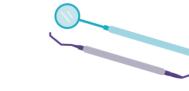
We are a **not-for-profit company** that puts members before profits



DDOK **does not deny coverage** due to pre-existing conditions in your plan options



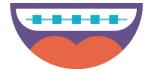
No waiting periods before you can begin receiving treatment with your plan options



Regular cleanings and evaluations (exams) **do not apply to annual maximum** with your plan options



Your standard plans include **replacement of a missing tooth**, even if it was lost prior to coverage with DDOK



Your standard plans allow benefits for **comprehensive orthodontic cases** even if treatment was started prior to coverage with DDOK

## **BASE OPTION: PPO – POINT OF SERVICE PLAN**

Members choosing this plan option are provided access to both the Delta Dental PPO and the Delta Dental Premier networks. Members of this plan are welcome to receive treatment from the licensed dentist of their choice, but will have **lower out-of-pocket expenses when they visit a Delta Dental PPO participating dentist.** 

Percent Payable for Covered and Allowable Dental Services				
	PPO Network	Premier Network	Out-of-Network	
Class I: Diagnostic and Preventive Services	100%	100%	80%	
Class II: Basic Services such as amalgam and composite fillings	80%	80%	60%	
Class III: Major Services such as crowns, dentures and implants	50%	50%	40%	
Class IV: Orthodontic Services are available to the eligible employee and eligible dependents	50%	50%	50%	

Deductible and Maximum Amounts	
Annual Maximum Benefit and Deductible Accumulation Period	January 1 – December 31
Annual Deductible Per Person – applies to Classes II and III	\$50*
Annual Maximum Benefit Per Person – applies to Classes I, II and III combined	\$1500** - PPO & Premier Network \$1000** - Out-of-Network
Lifetime Maximum Benefit Payment Per Person – applies to Class IV only	\$3000

## **BUY UP OPTION: PPO – POINT OF SERVICE PLAN**

This option has a higher percent payable for class I,II,III and IV dental services, and there is no annual deductible requirement when seeing a dentist in the Delta Dental PPO or Delta Dental Premier networks.

Percent Payable for Covered and Allowable Dental Services				
	PPO Network	Premier Network	Out-of-Network	
Class I: Diagnostic and Preventive Services	100%	100%	100%	
Class II: Basic Services such as amalgam and composite fillings	100%	100%	80%	
Class III: Major Services such as crowns, dentures and implants	60%	60%	50%	
Class IV: Orthodontic Services are available to the eligible employee and eligible dependents	60%	60%	50%	

Deductible and Maximum Amounts		
Annual Maximum Benefit and Deductible Accumulation Period	January 1 – December 31	
Annual Deductible Per Person – applies to Classes II and III	\$0 - PPO & Premier Network \$50* - Out-of-Network	
Annual Maximum Benefit Per Person – applies to Classes I, II and III combined	\$1500** - PPO & Premier Network \$1000** - Out-of-Network	
Lifetime Maximum Benefit Payment Per Person – applies to Class IV only	\$3000	

## Boost Your Benefits Check out HOW HEALTH through ORAL WELLNESS"

### Health through Oral Wellness (HOW®)

is designed to boost your Delta Dental plan with additional preventive benefits, if you are at higher risk for developing caries and/or periodontal disease.

# How **HOW** works



Receive the HOW® approved assessment from a dentist

Assessment results will have two (2) risk scores, on a scale of 1-5, associated with HOW® benefits:

Tooth Decay Risk Score

**RISK SCORES** 

Gum Disease Risk Score\*

Boosted Benefits

If you receive risk score(s) of 4 or 5, you will qualify to receive additional preventive benefits

\*if the HOW® assessment determines member has severe periodontitis (a gum disease score of 37-100), he/she will receive the same enhanced benefits available to those with a qualifying Gum Disease Risk Score of 4 or 5.

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## HEALTH through ORAL WELLNESS

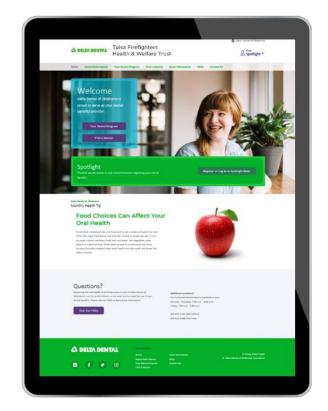
ASSESSMENT SCORE	ENHANCED BENEFITS*	FREQUENCY		
Tooth Decay RISK SCORE 4-5 <i>AND/OR</i> Gum Disease RISK SCORE 4-5	Child or Adult Prophy OR Scaling in the Presence of Gingival Inflammation OR Periodontal Maintenance	Combination up to four (4) per 12 months <sup>1</sup>		
AND/OR Gum Disease SCORE 37-100	Nutritional Counseling <i>OR</i> Oral Hygiene Instruction	One (1) per 12 months <sup>2</sup>		
In addition to the benefits above, you will also receive the benefit(s) corresponding with the score(s) below.				
<b>Tooth Decay</b> RISK SCORE <b>4-5</b>	Caries Susceptibility Test Fluoride Varnish <i>OR</i> Topical Fluoride	One (1) per 12 months Combination up to four (4) per 12 months		
	Sealants	One (1) per tooth per 36 months <sup>3</sup>		
Gum Disease RISK SCORE 4-5 AND/OR Gum Disease SCORE 37-100	Tobacco Cessation Counseling (in lieu of nutritional counseling or oral hygiene instruction)	One (1) per 12 months²		

<sup>1</sup>Combination of prophylaxis, scaling in the presence of gingival inflammation, and/or periodontal maintenance not to exceed four (4) in a 12 month period. <sup>2</sup>Either one (1) nutritional counseling, or one (1) oral hygiene instruction, or one (1) tobacco cessation counseling (if patient has qualifying gum disease score) is covered in a 12-month period. <sup>3</sup>Sealants are a covered benefit based on caries risk assessment for unrestored primary molars, and for unrestored permanent premolars and molars; one (1) sealant per tooth every 36 months. <sup>\*</sup>Enhanced benefits are subject to change.

## Visit Our Custom Website for Your Group

To learn more about the plans and services available to you with Oklahoma's leading dental benefits provider, please visit **DeltaDentalOK.org/client/TulsaFirefighters** 

- Review Plan Information
- Search for Participating Dentists
- Access Monthly Health Tip
- Learn Answers to FAQs
- Register for Spotlight to access:
  - electronic ID card
  - plan information, including Explanation of Benefits (EOBs)
  - claim status and history, and more!



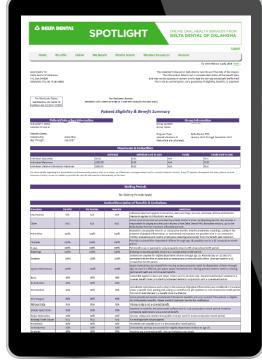
### Visit **DeltaDentalOK.org/client/TulsaFirefighters** today!

### **A DELTA DENTAL**°

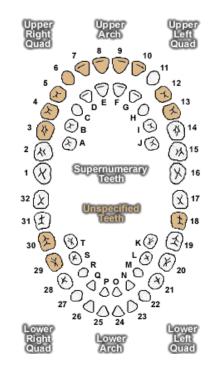
## **SPOTLIGHT** Online Access 24/7 from Desktop or Mobile Device

## FEATURES

- Benefit Plan Information
- Explanation of Benefits (EOB)
- Claims Status and History
- Printable ID Card
- 'My Mouth' Chart



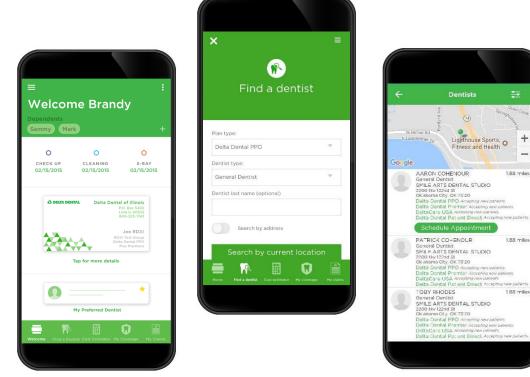
Click on a tooth number, area, or category below to see specific details.



## DELTA DENTAL MOBILE APP Available for free download to Apple and Android devices

## FEATURES

- Mobile ID card
- Find a Dentist
- Schedule an appointment



Member uses the same log in information to access Spotlight and the Delta Dental mobile app!



We are honored to serve you and your family in 2022. Please do not hesitate to contact us with any questions.

### Live Answer Customer Service

Monday – Thursday, 7:00 a.m. – 6:00 p.m. Friday, 7:00 a.m. – 5:00 p.m. **405-607-2100** (OKC Metro) **800-522-0188** (Toll Free)

DeltaDentalOK.org DeltaDentalOK.org/client/TulsaFirefighters