## CALIFORNIA STATE UNIVERSITY CHICO HUMAN RESOURCES SERVICE CENTER BENEFITS

## DENTAL PLAN BENEFITS 2024 Calendar Year

There are two types of dental plans available to CSU State employees. Premiums for the employee and their eligible dependents are paid by the CSU with no cost to the employee.

**Delta Dental PPO**, is an indemnity plan that allows you to select the dentist of your choice. Your current dentist may participate in the Delta Dental PPO Network and/or the Delta Dental Premier Network in California. If so, he/she has claim forms and will file your claim. Since you are not assigned a specific dentist, you will not receive an identification card. Both you and Delta Dental have a shared responsibility of paying the dentist for services received (see appropriate comparison chart). If you select a dentist from the Delta Dental PPO Network, you will pay fewer out-of-pocket expenses. If you choose a non-Delta dentist, you must pay entirely for services obtained and then submit a claim form with appropriate documentation to Delta Dental PPO for reimbursement. Refer to the EOC booklet for coverage details and plan limitations. You may also contact Delta Dental PPO customer service at 1-800-626-3108. Benefits described in this comparison are guaranteed only when you select a participating dentist from Delta's networks.

**DeltaCare USA HMO**, (Available to CA Residents Only) is a prepaid dental maintenance organization, which means that all covered dental care for you and your dependents is prepaid and must be performed by DeltaCare USA panel dentists. You will receive an identification card and welcome letter. The welcome letter will show the name of your contract dentist. (You may change dentists by contacting DeltaCare USA.) Under this plan, each covered dental service has a specific co-payment amount, and some services are covered at no charge. All covered dental services deemed necessary by your dentist will be provided subject to plan limitations explained in the EOC booklet. You may also contact DeltaCare USA customer service at 1-844-519-8751.

If you have a specific question about a plan's coverage, benefits, or participating providers, please contact the plan directly.

Delta Dental (PPO)	DeltaCare USA (HMO)		
800-626-3108	844-519-8751		
www.deltadentalins.com/csu	www.deltadentalins.com/csu		

If there is a discrepancy between this information and the official plan documents/contracts, the official documents will always govern. This information is provided as a courtesy and is a brief summary of benefits only. Full Evidence of Coverage (EOC) booklets are available at plan websites.

Benefits Eligible Unit 11 Employees will be offered Delta Dental (PPO) or DeltaCare USA (HMO) Enhanced I coverage. Please contact benefits@csuchico.edu for details.

	Delta Dental (PPO) Enhanced II		DeltaCare USA (HMO) Enhanced See the list below for local providers		
Plan Deductible and Maximi	ums				
Calendar year deductible	\$50 per person up to a maximum of \$150 per family		No deductible		
Maximum benefit for preventative, basic and prosthetic dentistry	\$2,000 per calendar year per person**		No maximum*		
prosence demostry					
Preventative and Diagnostic	Dentistry –	Not subject to annual deduct	tible		
Prophylaxis (cleaning) limit 2 per calendar year	100%		100%		
Space maintainers		100%	100%		
X-rays		100%*	100%*		
Basic Dentistry – Deductible	may apply				
Endodontics/Periodontics	80%		100%		
Extractions	80%		100%		
Fillings	80%		100% for amalgam		
Oral surgery	80%		100%		
Described Described Described		1			
Prosthetic Dentistry – Deduc Crowns, bridges	80%		100% with patient responsible for precious metals		
crowns, smages					
Dentures	80%		100%		
Implants	80%		Not covered		
Orthodontics (adults and	50%,		100% with \$1,400-\$1,600 co-pay		
children)	\$1,000 maximum coverage per patient and \$350 startup cost				
Special Provisions, Limitation	ıs Exclusions	*			
Work in progress when you	Only covers charges for service the		Not covered		
join	member receives on and after the		(Examples: in-progress root canals,		
,-	effective date of coverage		teeth prepped for crowns, etc.)		
Out-of-area emergency	PPO dentists available nationwide.		Maximum \$50 coverage		
care	May submit non-PPO dentist billing				
	statement for reimbursement				
*Refer to the Evidence of Coverage and the official plan documents/co and is a brief summary of benefits **When visiting a PPO dentist, dia	ntracts, the off only.	icial documents will always govern	. This info	rmation is provided as a courtesy	
maximum. Waiver does not apply					
		USA dentists located in Chic	-		
Chico Modern Dentis		ovider contracts may change at any Smile Makers	time		
241 W. East Avenue, Sเ		2647 Forest Avenue			
Chico, CA 95926 (530) 332-8972		Chico, CA 95928 (530) 879-1888			
#064433 # 005531					
Western Dental Services Wes		Western Dental Service			
	2471 Cohasset Road, Suite 170 1010 Mangrove Avenue, Su Chico, CA 95926 Chico, CA 95926		e A/B	There are no local pediatric dentists with DeltaCare HMO	
(530) 894-9040 # 036359				denusts with DeltaCare HMO	
To search for other provide	ers in Butte Co	unty or California please visit the v	vebsite: <u>v</u>	ww.deltadentalins.com/csu.	