

STATE OF TEXAS  
**DENTAL CHOICE**

This is a preferred provider organization (PPO) dental insurance plan. You can see any dentist you want, but will pay less if you go to a dentist in one of the two Delta Dental networks:

- Delta Dental PPO
- Dental Premier

Dentists of both the Delta Premier and Delta Dental PPO are in-network providers.

You will get the same coverage in either network, but you may pay less for covered services in the Delta Dental PPO network. Delta Premier dentists can charge higher rates for the same coverage.

Benefits are available in the United States, Canada and Mexico, if you live in the United States.



## DeltaCare<sup>®</sup> USA

This is a dental health maintenance organization (DHMO) dental insurance plan.

- Coverage applies only to dentists in the Texas service area. Before you enroll, make sure there is a DHMO network dentist in your area.
- You must choose a primary care dentist (PCD) from a list of approved providers. You and your enrolled dependents can choose different PCDs.
- Services from participating specialty dentists cost 25% less than the dentists' usual charges.



### Making a smooth move to Delta Dental

We are transitioning to a new third-party administrator so we get the best value for dental services, while keeping the cost to participants in the plan as low as possible. ERS will mail a Welcome Letter to all participants. These letters will include the policy holder's Delta Dental member number.

Here are some tips to make the process go a little more smoothly:

- Before September 1, 2019, be sure to check and see if your PCD is in network at **[www.ERSdentalplans.com](http://www.ERSdentalplans.com)**.
- Once you've enrolled, watch your mailbox for your Welcome Letter, which will include your member number. The letter should be mailed to you in August.
- Dentists who participate in the Delta Dental networks should not require ID cards. If you want a card, however, you can download and print a paper copy of your dental insurance information from your Delta Dental online account.  
**Please note:** only the policy holder's name will be listed on the card. Dependents' names will not be listed.
- Be sure to let your dependents know that Delta Dental manages their dental plan.  
**Please note:** A dependent can get coverage at an in-network dentist by giving their own name, or the policy holder's name and member number.

If you have any questions, call Delta Dental toll-free at (888) 818-7925 (TTY: 711), Monday – Friday from 7 a.m. to 8 p.m. CT.

## Dental plans comparison chart

	DeltaCare USA DHMO	State of Texas Dental Choice Plan <sup>SM</sup> Preferred Provider Organization (PPO) or Premier Provider Network Administered by Delta Dental	
<b>Dentists</b>	You must select a primary care dentist (PCD). NOTE: Not all participating dentists accept new patients. Dentists are not required to stay on the plan for the entire year.	In-network / participating dentist	Out-of-network / non-participating dentist <sup>1</sup>
<b>Deductibles</b>	None	Preventive: Individual-\$0; Family-\$0 Combined Basic/Major: Individual-\$50; Family-\$150 Orthodontic services: no deductible	Preventive: Individual-\$50; Family-\$150 Combined Basic/Major: Individual-\$100; Family-\$300 Orthodontic services: no deductible
<b>Copays/ coinsurance</b>	PCD: Copays vary according to service and are listed in the "Schedule of Dental Benefits" booklet. Specialty dentistry: 75% of the dentist's usual and customary fee. DHMO pays nothing <sup>2</sup>	Preventive and Diagnostic Services: No charge. Basic Services: 10% coinsurance after meeting the Basic Services deductible. Major Services: 50% coinsurance after meeting the Major Services deductible. There is no charge for anything over the allowed amount. Once the Maximum Calendar Year Benefit is reached, the participant pays 60% until January 1.	Preventive and Diagnostic Services: 10% coinsurance after meeting the Preventive and Diagnostic deductible. Basic Services: 30% coinsurance after meeting the Basic Services deductible. Major Services: 60% coinsurance after meeting the Major Services deductible. Participants may be required to pay the difference between the allowed amount and billed charges. Once the Maximum Calendar Year Benefit is reached, the participant pays 100% until January 1.
<b>Maximum calendar year benefits</b>	Unlimited	\$2,000 per covered individual (includes orthodontic extractions)	\$2,000 per covered individual (includes orthodontic extractions)
<b>Maximum lifetime benefit</b>	Unlimited	\$2,000 per covered individual for orthodontic services	\$2,000 per covered individual for orthodontic services
<b>Average cost of cleaning / oral exams</b>	Vary according to service and are listed in the "Schedule of Dental Benefits" booklet. Up to two cleaning/oral exams per calendar year allowed.	No charge. Up to two cleaning/oral exams per calendar year allowed.	10% of the allowed amount after deductible is met. Up to two cleaning/oral exams per calendar year allowed.
<b>Orthodontic coverage</b>	Orthodontic services performed by a general dentist listed in the directory with an "0" treatment code: child - \$1,800; adult- \$2,100. Orthodontic services performed by specialist: 75% of the usual fee. DHMO pays nothing.	50% of the allowed amount.	50% of the allowed amount. Participants may be required to pay the difference between the allowed amount and billed charges.

**NOTE:** The comparison chart is a summary of the benefits offered by the two dental insurance plans. See plan booklet for actual coverage and limitations. Prior to starting treatment, discuss with your dentist the treatment plan and all charges.

<sup>1</sup>In the State of Texas Dental Choice Plan PPO, deductibles and annual maximums are per calendar year. Non-participating dentists can bill for charges above the amount covered by Delta Dental. Visit a participating dentist to ensure you do not receive additional charges.

<sup>2</sup>This comparison chart reflects participant responsibility for services received from participating primary care dentists only. Services from participating specialty dentists are 25% less than the dentist's usual charge.



## Discount dental plan no longer available through ERS

Effective September 1, 2019 the State of Texas Dental Discount Plan<sup>SM</sup>, administered by Careington International Corporation, will not be offered through the Texas Employees Group Benefits Program (GBP). For more information, review the Delta Dental flier that came in your Summer Enrollment packet.