

## Benefits (Continued)

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### Delta Dental PPO

Dental coverage is offered through Delta Dental of California. This plan is incentive based and starts at the 70% coverage level. The percentage will increase by 10% each year (to a maximum of 100%) for each enrollee provided that the person visits the dentist at least once during the calendar year. Prosthodontics and Orthodontic benefits are limited to a 50% coverage level. Calendar year maximum benefits range from \$2,000-\$2,200 per person based on provider.

#### How does my incentive program work?

Your dental benefit incentive program is designed to encourage regular visits to the dentist to keep your teeth and gums healthy.

Here is an example of how an incentive program works:

The first year of your program, most services are covered at 70%. The second year, your coverage increases to 80%, as long as you have visited the dentist once in the first year. The third year, your coverage increases to 90%, as long as you visited the dentist again in the second year. You receive your maximum benefit level in the fourth year – 100% – as long as you have visited the dentist in the third year.

First Year	Second Year	Third Year	Fourth Year
70%	80%	90%	100%
Percentage paid for certain benefits as long as you visit the dentist each year.			

If you do not visit the dentist one year, your benefits continue at the same level as the previous year (for example, if you are at the 80% level in your second year, and you don't visit the dentist that year, your benefits remain at 80% for the third year).

If there is a break in your coverage, your benefits revert to the first year's 70% level (for example, if you terminate coverage on July 31 and reenroll September 1). Transferring to another school district is not considered a break in coverage as long as termination and enrollment are on consecutive days.

Prosthodontics and orthodontics (if coverage is part of the program) are usually not part of the incentive program and remain at their original level. Other benefits may also be excluded from the incentive program.

#### How do I know if my dentist is a Delta dentist?

Nearly 94% of California's dentists are Delta dentists, so there's a good chance that yours is too. You can ask your dentist if he or she is a Delta member, or you can call Delta. If you do not have a personal dentist, call Delta's directory service at (866) 499-3001 and request a list of the Delta dentists near you. You can also locate a dentist through the dentist directory on Delta's Web site at [www.deltadentalins.com](http://www.deltadentalins.com).

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### **How do I change dentists?**

Delta's incentive programs allow you to see any dentist you wish, and there is no need to notify us when you change.

### **How can I find out how much my dental treatment will cost?**

Delta Dental offers a free service called a predetermination to help you find out in advance what your program covers and how much your treatment will cost. Your dentist submits a proposed treatment plan to Delta, and Delta will calculate your share of the cost.

### **What happens if I have Delta, and my spouse has coverage with another company?**

When two dental programs cover you, you have "dual coverage." The two carriers will coordinate your benefits, so you may enjoy lower out-of-pocket costs.

### **What if I have questions about my Delta Program?**

If you have any questions or concerns about your Delta program, call Customer and Member Service toll-free at: (866) 499-3001

[www.deltadentalins.com](http://www.deltadentalins.com)

### **Vision Service Plan (VSP)**

Vision coverage is offered through Vision Service Plan (VSP). This plan includes an annual wellness exam with a \$5.00 co-pay and a \$130.00 annual allowance that can be used for a wide selection of frames and or contact lenses per calendar year. All VSP members and their covered dependents also enjoy free access to the TruHearing Hearing Aid Discount Program as an added benefit of VSP membership.

### **Accidental Death & Dismemberment:**

The Contra Costa County Office of Education provides a complimentary \$1,000 Accidental Death & Dismemberment benefit for all eligible employees. This plan is offered through Prudential Life Insurance Company and is administered by Keenan and Associates. Employees may purchase additional coverage at their own expense.