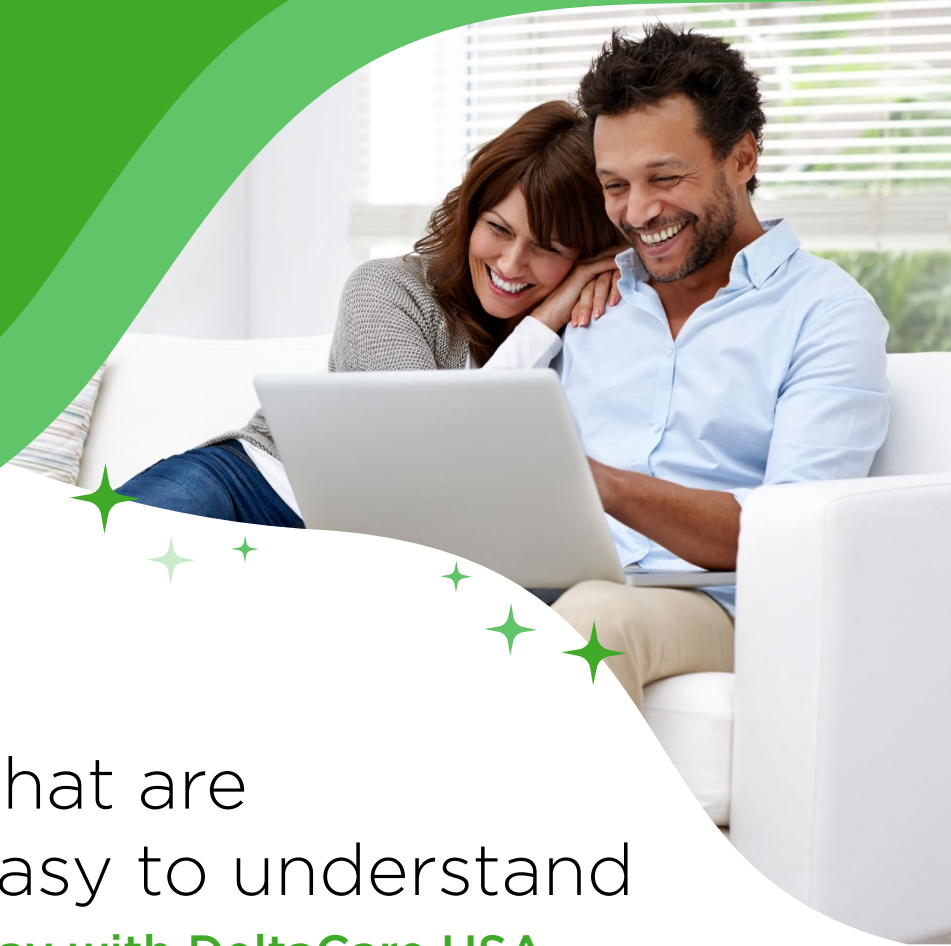


# DeltaCare® USA

## Delta Dental Individual & Family™

DeltaCare USA  
Family dental HMO  
Plan year 2027



Dental benefits that are  
affordable and easy to understand  
**Get dental care right away with DeltaCare USA**

### Is a DeltaCare USA plan right for me?

With easy-to-understand set costs and affordable pricing, DeltaCare USA is great for budget-conscious people. DeltaCare USA plans feature:

- Set costs (also known as copayments) for covered dental services
- No waiting periods on any covered procedures, even major services
- Low or no copays for diagnostic and preventive care

To use your plan, you'll need to see your chosen DeltaCare USA dentist. But don't worry! If you need emergency dental care, even when you're away from home, you'll be covered by an emergency services provision.<sup>1</sup>

#### Underwriter

Delta Dental of California  
P.O. Box 660138  
Dallas, TX 75266

#### Claims and Correspondence

P.O. Box 1803  
Alpharetta, GA 30023

#### Customer Service

888-282-8528

[www1.deltadentalins.com/exchange](http://www1.deltadentalins.com/exchange)

<sup>1</sup> Please consult the plan policy for a description of plan benefits, limitations and exclusions. [View the full copayment schedule](#), plus limitations and exclusions or call **888-282-8528**.

Delta Dental Insurance Company acts as the DeltaCare USA administrator in all states.

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## How does DeltaCare USA work?

If you're familiar with HMO-style insurance plans, you'll find DeltaCare USA easy to understand.

When you visit your chosen DeltaCare USA dentist for care, you'll just pay the copayments listed in your plan documents for any covered services you receive. Because there are no waiting periods or deductibles (minimum amounts you must pay before your plan will begin helping with your costs), you can make the most of your benefits the first day your coverage begins.

You won't need an ID card to get care. Just give your information to your dentist and they can find your coverage.



### Important tips

- Always visit your chosen DeltaCare USA primary care dentist for care. It's easy to change your dentist anytime online or by phone.<sup>2</sup>
- Find a DeltaCare USA dentist near you with **Find a Dentist search**. Browse the built-in Yelp® and DentaQual® ratings to help you find a dentist you'll love.
- Review the plan highlights on the next page to see the copayments for the most common covered services. You can also **view the full copayment schedule or the Health Care Exchange (Marketplace) plans page** for more information.

Read your policy carefully. This brochure provides a brief description of the important features of your policy. This is not the insurance policy and only the policy provisions will control. The policy itself sets forth in detail the rights and obligations of both you and your insurance company. It is therefore important that you read your policy carefully.

<sup>2</sup> Changes received between the first and 15th of the month are effective immediately. Changes received on the 16th through the end of the month will be effective on the first of the next month.

# Delta Dental Individual & Family™

## DeltaCare® USA | Family Dental HMO

### Plan Highlights

| Deductibles and Maximums                                                                                                              | Pediatric Benefits<br>(up to age 19)                                  | Adult Benefits<br>(age 19 and older) |
|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|--------------------------------------|
| <b>Deductible</b><br>Enrollee<br>Family                                                                                               | None<br>None                                                          | None<br>None                         |
| <b>Out-of-Pocket Maximum</b><br>After this amount is reached, the plan pays 100% of the remaining covered services per Calendar Year. | \$350 one pediatric enrollee<br>\$700 two or more pediatric enrollees | None                                 |

### Sample of Covered Services<sup>1</sup>

| Procedure Code                     | Description <sup>2</sup>                                   | Copayment Amount <sup>3</sup> |                |
|------------------------------------|------------------------------------------------------------|-------------------------------|----------------|
|                                    |                                                            | Pediatric Benefits            | Adult Benefits |
| Diagnostic and Preventive Services |                                                            |                               |                |
| D0999                              | Office visit                                               | No charge                     | No charge      |
| D0120                              | Periodic oral exam — established patient                   | No charge                     | No charge      |
| D0150                              | Comprehensive oral evaluation — new or established patient | No charge                     | No charge      |
| D0210                              | Intraoral — comprehensive series of x-rays                 | No charge                     | No charge      |
| D0220                              | Periapical x-ray of tooth's root                           | No charge                     | No charge      |
| D0230                              | Periapical x-ray of tooth's root, each additional image    | No charge                     | No charge      |
| D0272                              | Bitewing x-rays (2 images)                                 | No charge                     | No charge      |
| D0274                              | Bitewing x-rays (4 images)                                 | No charge                     | No charge      |
| D0330                              | Panoramic x-ray                                            | No charge                     | No charge      |
| D1110                              | Prophylaxis (cleaning) — adult                             | No charge                     | No charge      |
| D1120                              | Prophylaxis (cleaning) — child                             | No charge                     | Not covered    |
| D1208                              | Fluoride treatment                                         | No charge                     | No charge      |
| D1351                              | Sealant — per tooth                                        | No charge                     | Not covered    |

<sup>1</sup> Featured benefits represent the most frequently used services covered under your plan; other services are also covered. After enrollment, DeltaCare USA will make available a complete list of covered services and copayments, along with any limitations and exclusions that apply. If applicable, service areas are detailed in the limitations and exclusions.

<sup>2</sup> Copayments and procedure descriptions referenced above are intended to clarify the delivery of benefits under the DeltaCare USA plan. They are not to be interpreted as CDT-2026 descriptors or nomenclature, which are under copyright by the American Dental Association.

<sup>3</sup> A copayment is the amount the enrollee pays for covered services at the time of treatment.

| Procedure Code | Description <sup>2</sup>                                               | Copayment Amount <sup>3</sup> |                |
|----------------|------------------------------------------------------------------------|-------------------------------|----------------|
|                |                                                                        | Pediatric Benefits            | Adult Benefits |
| Basic Services |                                                                        |                               |                |
| D2140          | Amalgam (silver-colored) filling, 1 surface                            | \$25                          | \$25           |
| D2150          | Amalgam (silver-colored) filling, 2 surfaces                           | \$30                          | \$30           |
| D2160          | Amalgam (silver-colored) filling, 3 surfaces                           | \$40                          | \$40           |
| D2330          | Resin (tooth-colored) filling, front tooth, 1 surface                  | \$30                          | \$30           |
| D2331          | Resin (tooth-colored) filling, front tooth, 2 surfaces                 | \$45                          | \$45           |
| D2332          | Resin (tooth-colored) filling, front tooth, 3 surfaces                 | \$55                          | \$55           |
| D2391          | Resin (tooth-colored) filling, back tooth, 1 surface                   | \$30                          | \$30           |
| D2392          | Resin (tooth-colored) filling, back tooth, 2 surfaces                  | \$40                          | \$40           |
| D2393          | Resin (tooth-colored) filling, back tooth, 3 surfaces                  | \$50                          | \$50           |
| Endodontics    |                                                                        |                               |                |
| D3310          | Root canal, front tooth                                                | \$195                         | \$200          |
| D3320          | Root canal, premolar tooth                                             | \$235                         | \$235          |
| D3330          | Root canal, molar tooth                                                | \$300                         | \$300          |
| Periodontics   |                                                                        |                               |                |
| D4260          | Periodontal surgery, per quadrant                                      | \$265                         | \$265          |
| D4341          | Periodontal scaling and root planing — four or more teeth per quadrant | \$55                          | \$55           |
| D4910          | Periodontal maintenance                                                | \$30                          | \$30           |
| Oral Surgery   |                                                                        |                               |                |
| D7140          | Extraction (removal) of a fully exposed tooth                          | \$65                          | \$65           |
| D7210          | Extraction of erupted (exposed) tooth                                  | \$120                         | \$115          |
| D7240          | Extraction of fully impacted tooth, completely bony                    | \$160                         | \$160          |
| Major Services |                                                                        |                               |                |
| D2750          | Crown, porcelain and precious metal                                    | Not covered                   | \$300          |
| D2790          | Crown, precious metal                                                  | Not covered                   | \$300          |
| D5110          | Full upper denture                                                     | \$300                         | \$400          |
| D6240          | Bridge pontic, porcelain and precious metal                            | Not covered                   | \$300          |
| Orthodontics   |                                                                        |                               |                |
| D8080          | Pediatric services <sup>4</sup>                                        | \$350                         | Not covered    |

<sup>4</sup> Orthodontic Services for Pediatric Enrollees must meet medical necessity as determined by a Contract Dentist.

Can you read this document? If not, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Please call (TTY: 711).

¿Puede leer este documento? Si no es así, tiene a su disposición servicios gratuitos de asistencia lingüística. También se ofrecen sin cargo ayudas y servicios auxiliares adecuados para proveer información en formatos accesibles. Llame (servicio de retransmisión TTY deben llamar al 711). (Spanish)

您能否读懂这份文件？如果不能，我们可为您提供免费的语言协助服务。同时也免费提供适当的辅助用具和服务，以提供无障碍格式的信息。敬请来电 (TTY: 711)。(Chinese)

Kaya mo bang basahin ang dokumentong ito? Kung hindi, may mga magagamit kang libreng serbisyo para sa tulong sa wika. Mayroon ding mga libreng naaangkop na auxiliary aid at serbisyo para magbigay ng impormasyon sa mga accessible na format. Mangyaring tumawag (TTY: 711). (Tagalog)

Quý vị có đọc được tài liệu này không? Nếu không, quý vị có thể sử dụng dịch vụ hỗ trợ ngôn ngữ miễn phí. Các dịch vụ và hỗ trợ bổ sung thích hợp để cung cấp thông tin ở các định dạng để tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi điện (TTY: 711). (Vietnamese)

이 문서를 읽을 수 있습니까? 그렇지 않은 경우, 무료 언어 지원 서비스를 이용할 수 있습니다. 정보를 이해할 수 있는 형식으로 제공하기 위한 적절한 보조 도구 및 서비스도 무료로 제공됩니다. (TTY: 711) 번으로 전화해 주십시오. (Korean)

Կարո՞ղ եք կարդալ այս փաստաթուղթը: Եթե ոչ, ապա Ձեզ հասանելի են անվճար լեզվական օգնության ծառայություններ: Մատչելի ձևաչափերով տեղեկատվություն տրամադրելու համար համապատասխան օժանդակ փնջոցներն ու ծառայությունները նույնպես հասանելի են անվճար: Խնդրում եմ զանգահարել (TTY` 711): (Armenian)

می‌توانید این سند را بخوانید؟ اگر نمی‌توانید، خدمات کمک زبانی به‌صورت رایگان در دسترس شما قرار دارد. امکانات و خدمات کمکی مناسب برای ارائه اطلاعات در قالب‌های دسترسی‌پذیر نیز به‌صورت رایگان در اختیارتان قرار دارد. لطفاً تماس بگیرید (Persian Farsi) (TTY: 711)

هل تستطيع قراءة هذا المستند؟ إذا كنت لا تستطيع قراءته، فإنه تتوفر لك خدمات مساعدة لغوية مجانية. تتوفر مجاناً أيضاً خدمات ووسائل مساعدة مناسبة لتقديم المعلومات بتنسيقات ملائمة لذوي الاحتياجات الخاصة. يرجى الاتصال هاتفياً (Arabic) (TTY: 711)

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क्या आप यह दस्तावेज़ पढ़ सकते हैं? यदि नहीं तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। सुलभ प्रारूपों में जानकारी उपलब्ध कराने के लिए उपयुक्त सहायक साधन और सेवाएं भी निःशुल्क उपलब्ध हैं। कृपया कॉल करें (TTY: 711)। (Hindi)

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ਕੀ ਤੁਸੀਂ ਇਹ ਦਸਤਾਵੇਜ਼ ਪੜ੍ਹ ਸਕਦੇ ਹੋ? ਜੇ ਨਹੀਂ, ਤਾਂ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਸੇਵਾਵਾਂ ਉਪਲਬਧ ਹਨ। ਸੁਵਿਧਾਜਨਕ ਫਾਰਮੈਟ ਵਿੱਚ ਜਾਣਕਾਰੀ ਦੇਣ ਲਈ ਉਚਿਤ ਸਹਾਇਕ ਸਾਧਨ ਅਤੇ ਸੇਵਾਵਾਂ ਵੀ ਮੁਫਤ ਵਿੱਚ ਉਪਲਬਧ ਹਨ। ਕਿਰਪਾ ਕਰਕੇ ਕਾਲ ਕਰੋ (TTY: 711)। (Punjabi)

Koj nyeem puas tau daim ntaub ntawv no? Yog tias tsis tau no, ces yuav muaj kev pab cuam txhais lus pab dawb rau koj. Cov khoom pab thiab cov kev pab cuam ntxiv uas tsim nyog los muab ntaub ntawv qhia paub ua hom ntaub ntawv uas siv tau kuj yuav muaj yam tsis tsub nqi dab tsi ntxiv. Thov hu rau (TTY: 711). (Hmong)

តើ អ្នកអាចអានឯកសារនេះបានទេ? ប្រសិនបើ មិនបានទេ សេវាជំនួយផ្នែកភាសាឥតគិតថ្លៃអាចរកបានសម្រាប់អ្នក។ ជំនួយ និងសេវាជំនួយដែលសមស្របដើម្បីផ្តល់ព័ត៌មានក្នុងទម្រង់ដែលអាចងាយប្រើបាន ក៏អាចរកបានដោយឥតគិតថ្លៃផងដែរ។ សូមហៅទូរសព្ទទៅ (TTY: 711)។ (Cambodian)

คุณสามารถอ่านเอกสารนี้ได้หรือไม่ หากไม่สามารถอ่านได้ บริการช่วยเหลือด้านภาษาโดยไม่มีค่าใช้จ่ายพร้อมให้บริการ นอกจากนี้ ยังมีอุปกรณ์ช่วยเหลือและบริการเสริมที่เหมาะสมโดยไม่เสียค่าใช้จ่าย เพื่อให้ข้อมูลในรูปแบบที่เข้าถึงได้ กรุณาติดต่อ (TTY: 711) (Thai)

Èske ou ka li dokiman sa a? Si w pa kapab, gen sèvis asistans lengwistik gratis ki disponib pou ou. Gen èd ak sèvis oksilyè ki apwopriye pou bay enfòmasyon nan fòm aksèsib ki disponib tou gratis. Tanpri rele (TTY: 711). (Haitian Creole)

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צי קענט איר לייענען די דאקומענט? אויב נישט, זענען דא אומזיסטע שפראך הילף סערוויסעס פאר אייך צו באקומען. נאך הילפס מיטלען און סערוויסעס אייך צו גיבן אינפארמאציע אין א פארמאט וואס ארבעט פאר אייך ווערן אויך צוגעשטעלט. ביטע רופט (Yiddish) (TTY) 711

Díí naaltsoos baa nitsáháskeesgo shíł yá’áhoot’é? Doo shíł łahgo át’é da, t’áá ánooldó’ t’óó’ baa áhání bik’i’diilyaago baa nitsáhákeesgo at’é. Ákót’éego bee áháyá t’áá áłtso bá hólónígíí dóó yá’át’éehígíí bee náníká be’elya, dóó t’áá ánooldó’ bila’ ashíí. T’áá shá naaltsoos bikáá’ ách’í’ haasdzíí dooleet (TTY: 711) (Navajo)