

# **IBT St. Louis DHMO**

Group# 78749

## DeltaCare® USA DHMO Plan Benefit Summary

Effective Date	January 1, 2025
Benefit Period	January 1, 2025 – December 31, 2025
Benefit Period Maximum	No Maximum
Benefit Period Deductible	No Deductible
<b>Orthodontia</b> Adult & Children	<ul> <li>\$950 - \$1,700 copay for children to age 19.</li> <li>\$1,150 - \$1,900 copay for adults.         <ul> <li>Additional startup and record copays of \$325</li> <li>Retention and post-treatment record copays of \$345 apply.</li> </ul> </li> <li>Adult coverage for dependent children aged 19 - 26.</li> <li>Call plan for Details</li> </ul>
Emergency Services (Immediate pain relief)	All emergency services must be coordinated through your selected DeltaCare USA dentist or by calling a Customer Service representative at the number listed below.

	DeltaCare USA Dentist	
	Your Copay	
Class I - Diagnostic and Preventive		
Exams, Cleanings, Fluoride, X-rays and Sealants	Copayments range from: \$0 - \$10	
Class II - Basic		
Restorations, Endodontics, Periodontics and Oral Surgery	Copayment Varies	
Class III - Major		
Crowns, Dentures, Partials and Bridges (Implants are not covered)	Copayment Varies	

Please Note: This is a brief summary of available benefits for comparison purposes only and does not constitute a contract. Once enrolled in a plan, you receive a benefits booklet which provides more details of your DeltaCare USA Plan. Please feel free to call our customer service department if you have any questions.

Customer Service Toll-free 844.282.7639, Monday – Friday 5 a.m. to 6 p.m., Pacific Standard Time

### **Delta Dental Insurance Company**

P.O. Box 1810 Alpharetta, GA 30023

Your DeltaCare USA plan only covers services provided by your Primary Care Dentist (PCD), also known as your Primary Care Provider (PCP), or a PCD-referred specialist.

## Here's some important information to help you use your benefits:

Your DeltaCare® USA managed care dental plan, administered by Delta Dental Insurance Company, makes taking care of your smile easy and predictable. Your Primary Care Dentist (PCD), also known as your Primary Care Provider (PCP), manages all of your care.

#### How to Use your DeltaCare Program

When you enroll you will need to choose a Primary Care Dentist from the list of contracted DeltaCare USA Providers. All family members may choose their own Primary Care Provider. You must have a PCD; if you don't select one, we will assign a PCD for you.

## Schedule your appointment

After you've enrolled, you will receive the address and phone number of your PCD along with your ID cards. Contact your PCD to make an appointment.

It's important that you receive all your dental care from your PCD or a PCD-referred specialist. Your DeltaCare USA plan only covers services provided by your PCD or a PCD-referred specialist.

### **Visiting your PCD**

Your PCD manages all of your dental care needs. If you need specialty care, your PCD needs to coordinate the referral.

#### **Visiting non-DeltaCare USA dentists**

You're responsible for any costs related to services provided by non-DeltaCare USA dentists.

### **Changing your PCD**

You can change your Primary Care Dentist whenever you want. First, be sure to confirm your new dentist is a DeltaCare USA PCD by checking the DeltaCare USA network listings at DeltaDentalins.com. If you register on the website, you can make the change on the web, or you can call Customer Service at 844.282.7639. If you change your primary care dentist online or with Customer Service by the 20<sup>th</sup> of the month, you can start seeing your new dentist on the 1<sup>st</sup> of the next month.

#### **Finding a DeltaCare USA Dentists**

Visit <a href="www.DeltaDentalins.com/Boeing">www.DeltaDentalins.com/Boeing</a> and use our Find a Dentist tool to find a DeltaCare USA network dentist near you. Be sure to select the DeltaCare USA network to filter your search results. You can select a different PCD for each member of your family.

#### **Dental Emergencies**

Your PCD will help you access emergency care, 24 hours a day, every day of the year.

#### **Confirmation of Treatment and Cost (Formerly called Predeterminations)**

When your dentist recommends treatment, we encourage you to ask them to submit a Predetermination. Once submitted, you'll receive a Confirmation of Treatment and Costs (Confirmation). A Confirmation details your dentist's specific treatment plan, what your benefits pay, and gives you an accurate out-of-pocket estimate.

#### Have a question?

Give us a call at 844.282.7639, Monday – Friday from 5 am to 6 pm, Pacific Standard Time. We're happy to help.