



Los Angeles City Employees' Retirement System

Open Enrollment 2023

OCTOBER 2022

Today's Presentation



Learn about your plans

Web resources

Finding the right dentist
for you

Oral health and wellness

The Delta Dental Difference

Value-added resources

Learn about
your plans



Your Smile, Your Choice

Choosing the plan that is best for you



- Visit any dentist, but save money by staying in network
- Pay applicable coinsurance (%) not covered by plan
- Deductibles and maximums may apply
- Preventive coverage at no cost at in-network providers



- Choose a primary care dentist from the DeltaCare USA network
- Pay set copayment (\$) for the procedure
- No deductibles or maximums apply
- Preventive coverage at no cost



DeltaCare[®] USA

Comprehensive coverage

DeltaCare USA: a prepaid, fixed copayment plan



Once enrolled, select a primary dentist from the DeltaCare USA network to start enjoying:

- Set copays
- No annual maximums
- No deductibles
- No claims
- Lower premiums

How DeltaCare USA works

Getting dental care is easy

1



Choose a primary care dentist online or by phone

Make an appointment



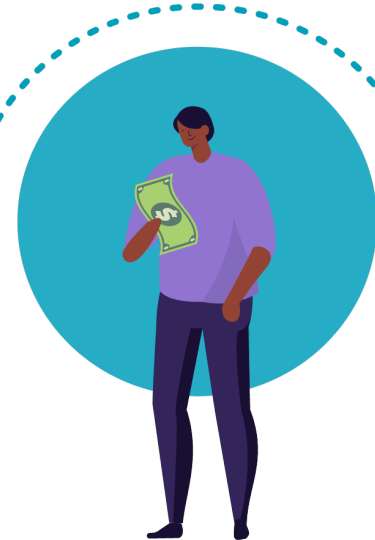
2

3



Visit the dentist

Pay your copayment (if any)



4

Specialty and emergency care

DeltaCare USA

- If you need specialty care, your primary care dentist will refer you
- Your primary care dentist requests authorization for specialty services
- Plan includes out-of-network coverage for emergencies



How to choose your dentist

DeltaCare USA

Go to **deltadentalins.com** to browse the DeltaCare USA dentists in your area.

Write down the facility number of the primary care dentist you would like.

Submit your request

- Online: Create an online account at **deltadentalins.com**
- By phone: Call Customer Service at **800-422-4234**



What's covered

Your DeltaCare USA plan



No Deductibles or Annual Maximums

Diagnostic and preventive

Cleanings	\$0
Exams	\$0
Bite wing x-rays	\$0

Basic Services

Amalgam Fillings	\$0
Root Canals	\$20
Scaling and Root Planing	\$0
Extractions	\$0-\$15

Major Services

Crown	\$40-\$350*
Denture	\$60-\$70
Implant	Not covered

Orthodontic treatment

Children to age 19	\$1,000
Adults 19+	\$1,350
Ortho Retention	\$250



Delta Dental PPO™

Delta Dental PPO

We've got you covered

- ❖ Plan offers freedom to visit any licensed dentist
 - ✓ *Save the most with a PPO provider*
- ❖ Coverage is nationwide
- ❖ No referral required to visit a specialist
- ❖ Benefits are based on percentage of the cost depending on procedure type
- ❖ You won't be charged more than your expected share of the bill when you visit a contracted provider.



Choosing the best dentist for you

Save the most with PPO



Claims example: Crown	Delta Dental PPO	Delta Dental Premier	Non-Delta Dental Dentists
	<i>Most claim savings</i>	<i>Some claims savings</i>	<i>No claim savings</i>
Dentist's charge for a crown	\$1100	\$1100	\$1100
Contracted allowance	\$740	\$850	\$850
Percentage paid by plan	80%	70%	70%
Plan payment	\$592	\$595	\$595
PATIENT PAYMENT	\$148 (\$740 - \$592)	\$255 (\$850 - \$595)	\$505 (\$1100 - \$595)
SAVINGS	\$360	\$250	\$0

Dental out-of-pocket expenses can vary greatly depending on the dentist visited.

To save the most money, consider choosing a Delta PPO dentist

LACERS Plan Benefits

PPO Plan

Benefits and Covered Services ¹	IN-NETWORK	OUT-OF-NETWORK
DEDUCTIBLES <i>Amount you must pay before the dental plan begins to cover services</i>	\$25 per person \$75 per family	
DEDUCTIBLE WAIVED FOR DIAGNOSTIC & PREVENTIVE?	Yes	
ANNUAL MAXIMUM <i>Total plan pays per person during calendar year</i>	\$2,500 per person	\$1,750 per person
DEDUCTIBLE WAIVED FOR DIAGNOSTIC & PREVENTIVE?	Yes	
DIAGNOSTIC & PREVENTIVE BENEFITS <i>Oral examinations, cleanings, x-rays, fluoride treatment, space maintainers</i>	100%	80%
BASIC BENEFITS <i>Fillings, denture repairs, endodontics (root canals), periodontics (gum treatment), oral surgery</i>	80%	70%
MAJOR BENEFITS <i>Crowns, bridges, partial dentures, dentures, and implants</i>	80%	70%
ORTHODONTIC BENEFITS <i>Covered for dependent children only</i>	50%	50%
ORTHODONTIC LIFETIME MAXIMUM	\$1,500	\$1,500

Cost Estimator

Budget for dental costs

Easy to use.

Questions guide you through the process, letting you add services to your visit.

Personalized. Based on real data.

You'll get a customized cost estimate based on your actual benefits.

Change your dentist.

Want to know if you'd save by switching to another dentist? Test it out by comparing up to five dentists.

Personalize your procedure.

Specify which tooth is being treated, the type of filling you need or whether you're going to a specialist.

Available on desktop or mobile.

Get an estimate on your computer, tablet or phone.

Click **Change plan member** to select a different person

Click **Benefit Usage** to see the total benefit usage, plan history, as well as maximum, deductibles

Click **Select dentists** to view local contracted dentists

Click **Change procedure** to select different procedures

Click **Start a new cost estimate procedure** to select different procedures

The screenshot shows the 'Cost estimate for a filling' page. At the top, it says 'Your cost estimate selections' and 'Estimate as of March 15, 2022 in the Delta Dental PPO™ network'. Below this, there are three columns: 'Selected plan member' (Jane Jones), 'Selected procedure' (Back tooth, silver-colored), and 'Selected procedure options' (Back tooth, silver-colored). Each column has a link to 'Change plan member', 'Change procedure', and 'Change procedure options' respectively. Below this is a section titled 'Procedures in this cost estimate' which includes a description of the filling and a list of procedures (D2150 Amalgam (silver-colored) filling - 2 surfaces). Below this is a section titled 'Your cost estimates' which shows a table of costs. The table has two columns: 'Cost details' and 'Amount'. The rows are: 'Typical submitted fees' (\$147.00), 'Network savings' (\$57.00), 'Delta Dental pays' (\$72.00), and 'Your out-of-pocket estimate' (\$18.00). To the right of the table, there is a section for 'Lana Bright' (General Dentist) and 'Smiles Dentist Office' (1234 Anyway St., San Francisco, CA 94110-5007, (415) 123-4567). At the bottom, there are two buttons: 'Select dentists' and 'Start a new cost estimate'.

Cost estimate for a filling

Your cost estimate selections

Estimate as of March 15, 2022 in the Delta Dental PPO™ network

Selected plan member	Selected procedure	Selected procedure options
Jane Jones	Back tooth, silver-colored	Back tooth, silver-colored

Change plan member Change procedure Change procedure options

Procedures in this cost estimate

This cost estimate includes a silver-colored filling for a back tooth. Consult your dentist for actual treatment and diagnosis.

- D2150 Amalgam (silver-colored) filling - 2 surfaces

Current Dental Terminology (CDT)© American Dental Association (ADA). All rights reserved.

Your cost estimates

Your actual costs may be impacted by any maximums, deductibles or out-of-pocket limits on your plan. Be sure to review your [benefits usage](#).

Cost details	Amount
Typical submitted fees	\$147.00
Network savings	\$57.00
Delta Dental pays	\$72.00
Your out-of-pocket estimate	\$18.00

\$0.00
out-of-pocket

Lana Bright
General Dentist
Delta Dental PPO, Delta Dental Premier

0.6 mi [Get directions](#)

Smiles Dentist Office
1234 Anyway St.,
San Francisco, CA 94110-5007
(415) 123-4567

Not sure which dentists you want to compare? Browse in-network dentists in your area.

Want to get a cost estimate for a different procedure or plan member?

Select dentists Start a new cost estimate

Pre-treatment estimate

It's easy to plan for dental expenses

1

Ask your dentist
for an estimate



2

Dentist sends details
to Delta Dental



3

You and your dentist
receive a cost estimate



Web and mobile resources

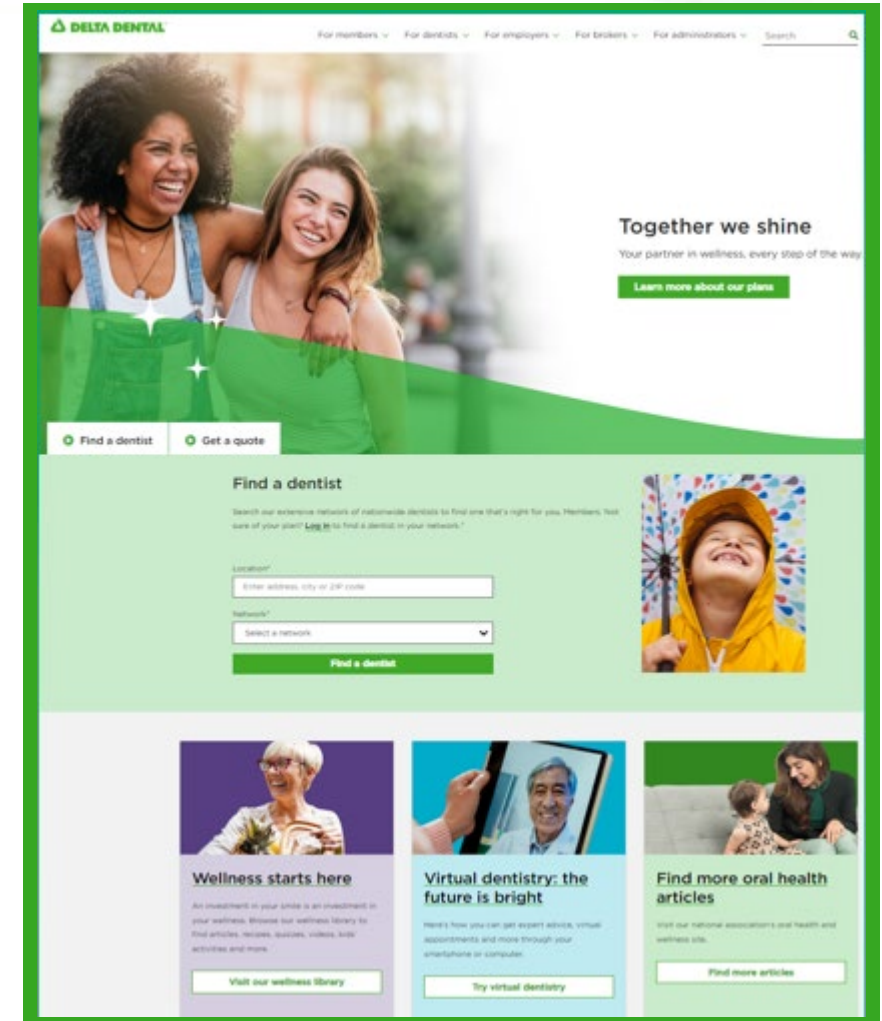


Check out the website

deltadentalins.com



- Search for a network dentist in your area
- Get answers to common questions about your dental plan
- Read articles, browse recipes and watch videos about oral health and wellness
- Log in to:
 - ✓ Check plan details: eligibility, benefits, and maximum usage
 - ✓ View claims
 - ✓ Estimate costs of next procedure
 - ✓ Submit questions to Customer Service
 - ✓ Print ID card



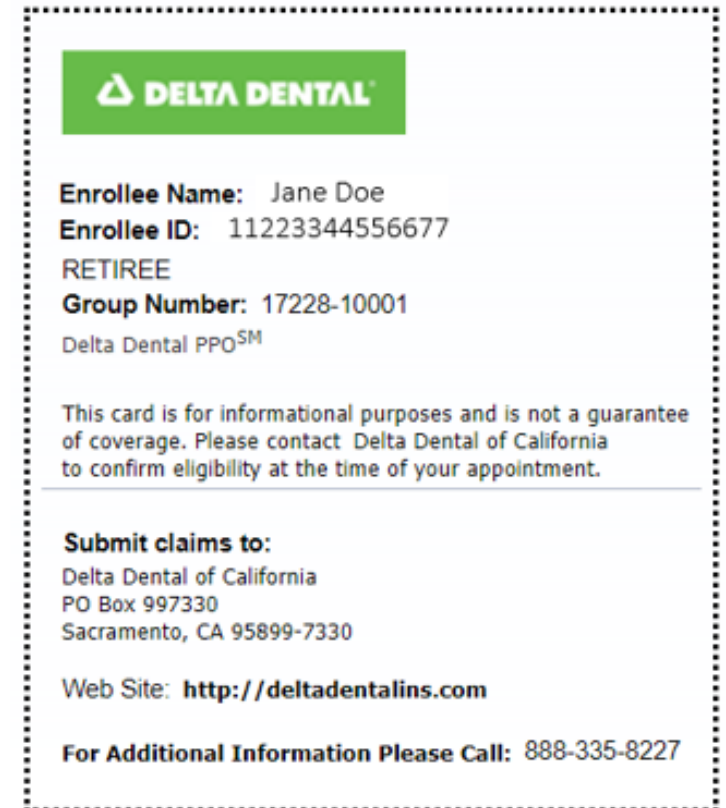
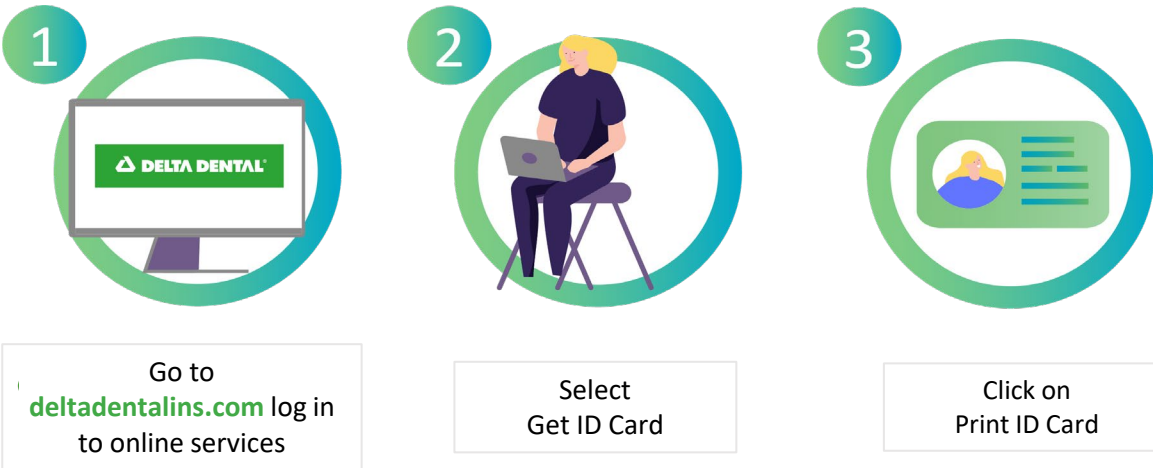
Print an ID Card

Check in without a dental plan ID card

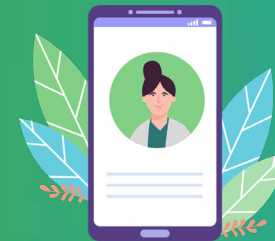


Members don't need a dental plan ID card to check in at the dentist. Just tell the dental office that you are covered by Delta Dental of California and provide the dentist: **Name, date of birth, and Identification number**

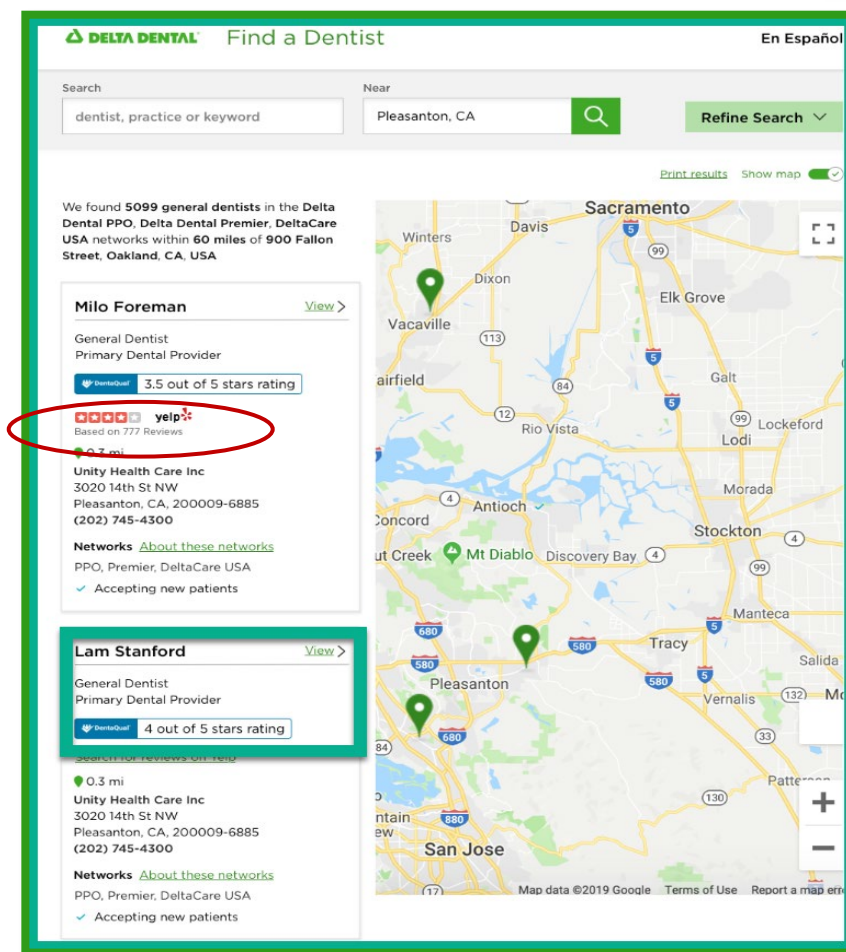
Members can find a virtual ID card on website, following 3 easy steps:



Find a network dentist



- Go to **deltadentalins.com**.
- Look for the **Find a Dentist** tab.
- Search by name, address, landmark, city or ZIP code.
- Select your network plan.
- Click **Search**.
- **Narrow your search** by location, specialty, network and language.
- Your search results will include a dentist's Yelp rating, quality ratings, address and phone number

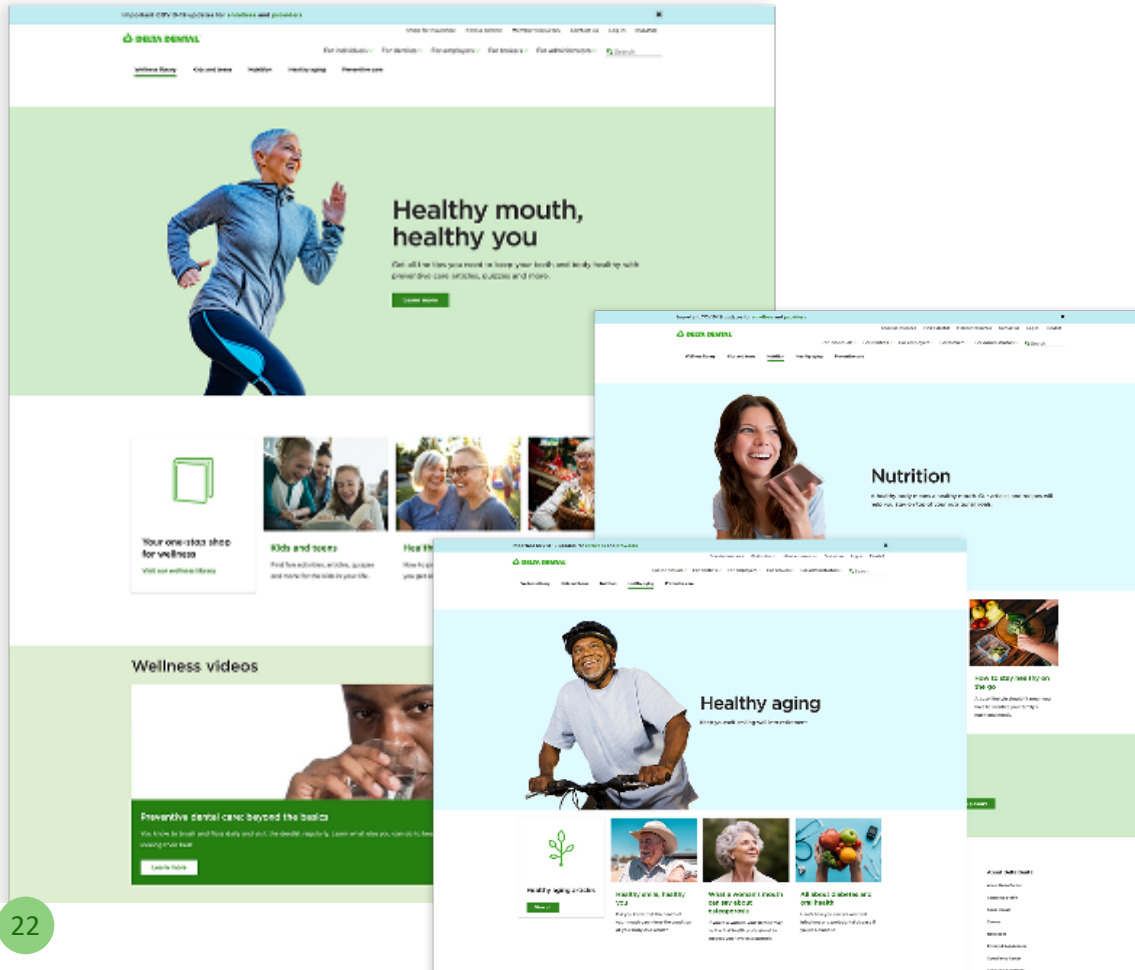


Oral health and wellness



Online wellness resources

Learn about dental health from Delta Dental



Learn about oral health and wellness with:

- Articles
- Videos
- Magazines
- Recipes
- Risk assessments
- Kids' activities
- And more!

BrushSmart™

A free oral wellness program exclusively for Delta Dental members

Members that sign up receive:



Immediate
access to
special offers



Unlimited
discount
redemption



Wellness
education and
resources

Sign up is simple. Visit BrushSmart.org

quip

Oral-B

PHILIPS

sonicare

DELTA DENTAL®



Supporting Your Wellness Goals

Dental Health Webinars with Our Dental Experts

Webinars to positively impact our members

Facilitated by *Jessica Buehler, DDS - Delta Dental Principal, Dental Affairs*

Engaging session focused on preventive oral health care

- Understanding tooth decay
- Gum health: the foundation of your smile
- How oral health impacts overall health

October 18, 2022 9:00 AM Pacific
October 27, 2022 12:00 PM Pacific
November 8, 2022 9:00 AM Pacific
December 15, 2022 12:00 PM Pacific





Value-added benefits

Additional savings for our members

Access hearing aid and LASIK discounts

Now available to you and your dependents

Amplifon Hearing
Health Care

62% average savings off retail
hearing aid pricing

QualSight

40-50% off traditional LASIK
eye surgery



QualSight LASIK Discounts

qualsight.com/-delta-dental



- Access to 40-50% off traditional LASIK pricing¹
- 1,000+ LASIK locations²
- Experienced and credentialed LASIK surgeons
- Pre- and postoperative visits are included



1

Call Qualsite at
855-248-2020.

2

A Care
Manager will
guide you.

3

Pick a physician
& pay
discounted price
for LASIK.

¹ Refractive Quarterly Update, Market Scope LLC, November 2018.
Discounts or savings may vary by provider.

² QualSight provider file, February 201

Amplifon program features

amplifonusa.com/deltadentalins



- Access to the best hearing aid prices, guaranteed
- Choice of top hearing aid brands
- Thousands of hearing care providers¹
- Industry-leading support for your purchase



1

Call Amplifon
888-779-1429.

2

A Patient Care
Advocate will
guide you.

3

Amplifon will
activate your
hearing aid
discounts.

¹ Amplifon Hearing Health Care provider file, February 2019



We're here for
you

Contact Customer Service

Get help by phone or online

PPO

800-335-8227

DeltaCare USA

800-422-4234

- ✓ *Speak to a Customer Service representative Monday through Friday, 8am to 8pm PST*
- ✓ *For simple questions, use our automated phone system, available 24/7*
- ✓ *Get benefit & claim information by logging in to deltadentalins.com/csu*
- ✓ *Ask your question online at deltadentalins.com/csu go to contact us, then follow the prompts or fill out customer service form*

