



LACERS Benefits Overview

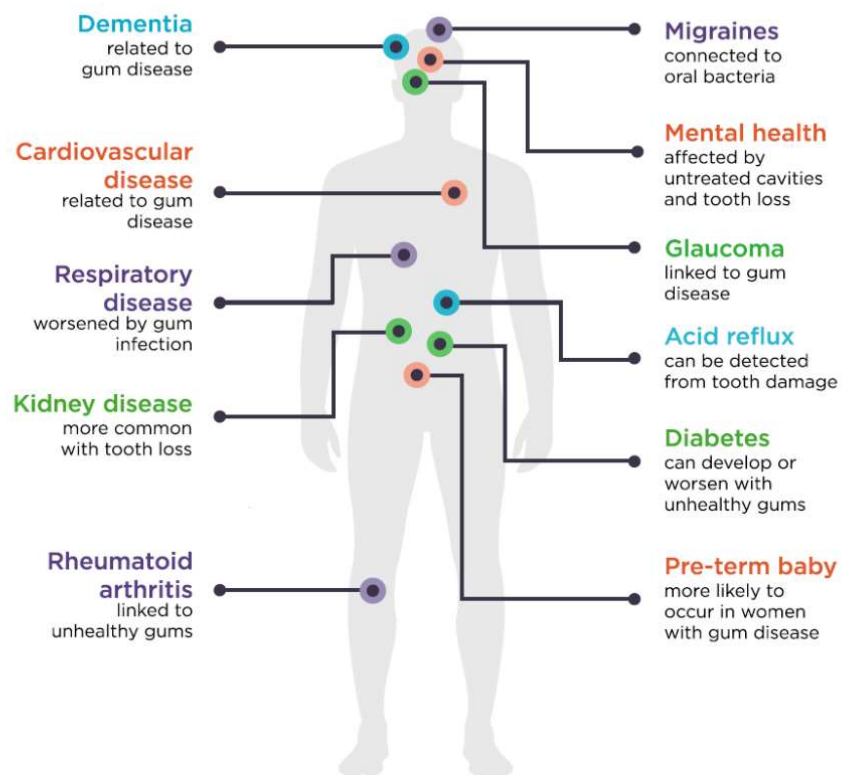
2026 Annual Enrollment



October 2025

The vital connection

Between oral and overall health



Did you know?

Nearly half of U.S. adults over the age of 30 have some form of gum disease.



Why it matters

Poor gum health can affect our overall health. Research has linked gum disease to cardiovascular disease, diabetes and stroke.

Your plan options:

Delta Dental PPO™

DeltaCare® USA

Your Smile, Your Choice

LACERS offers two comprehensive dental plan options

Delta Dental PPO

- Visit any licensed dentist
- Benefits are subject to an annual deductible and maximum
- Plan covers a wide range of services with no exclusions for most pre-existing conditions
- Preventive care, like routine cleanings and exams are covered at low or no cost
- Pay the applicable coinsurance at the time of service with a contracted Delta Dental PPO or Premier provider

VS

DeltaCare USA

- Select a DeltaCare USA primary care dentist
- No annual deductibles or maximums
- Plan covers over 300 procedures, with no exclusions for most pre-existing conditions
- Preventive care, like routine cleanings and exams, has low or no copayments
- Pay the applicable copayment at the time of service with your assigned DeltaCare USA provider
- DeltaCare USA plan is offered in California for RCH members



Delta Dental PPO

Delta Dental PPO Plan

Benefits and Covered Services	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
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 <i>Total plan pays per child during lifetime</i>	\$1,500	\$1,500

Differences in out-of-pocket costs

In-network providers are best for cost savings and convenience

Key advantages of in-network care:

- The dental office will submit claims on your behalf
- You won't experience any balance billing
- You won't have to pay for services up front and wait for reimbursement

	 		
<i>Example Crown D2750</i>	Delta Dental PPO dentist	Delta Dental Premier dentist	Non-contracted dentist
Dentist's submitted charge	\$1,300	\$1,300	\$1,300
Sample plan allowance	\$800 (PPO fee)	\$1,000 (Premier)	\$1,000
Coinsurance amount	80% of PPO fee	70% of Premier fee	70% of plan allowance
Plan payment	\$640	\$700	\$700
Balance billing	NO	NO	YES
Member pays	\$160	\$300	\$300 + \$300 (balance bill) = \$600

Example for illustrative purposes only.

SmileWay Wellness Benefits

Enhanced coverage for higher risk enrollees

Conditions

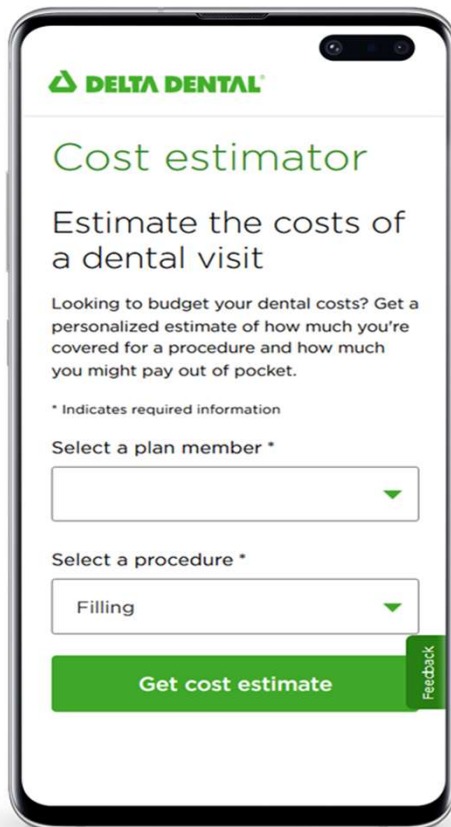
- Lupus
- Parkinson's disease
- Amyotrophic Lateral Sclerosis (ALS)
- Huntington's disease
- Opioid misuse and addiction
- Cancer
- Joint replacement
- Diabetes
- Heart disease
- HIV/AIDS
- Rheumatoid arthritis
- Stroke
- Chronic kidney disease
- Sjogren's syndrome

Enhanced coverage for higher risk enrollees

- Enrollees with qualifying medical conditions can opt in confidentially
- Includes 100% coverage for one periodontal scaling and root planing
- Plus 100% coverage for up to 4 (any combination of) cleanings or periodontal maintenance

Cost Estimator

Budget for dental expenses with personalized estimates



DELTA DENTAL

Cost estimator

Estimate the costs of a dental visit

Looking to budget your dental costs? Get a personalized estimate of how much you're covered for a procedure and how much you might pay out of pocket.

* Indicates required information

Select a plan member *

Select a procedure *

Filling

Get cost estimate Feedback

Personalized. Estimates are based on your benefits, including maximums and deductibles.

Insightful. Compare the cost of the same procedure at different dentists.

Economical. See how choosing an in-network dentist can help you save.

Pre-treatment estimate

It's easy to plan for dental expenses

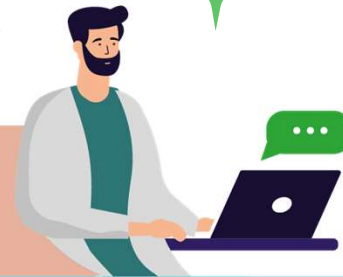
1

Ask your dentist
for an estimate



2

Dentist sends details
to Delta Dental



3

You and your dentist
receive a cost estimate





DeltaCare[®] USA

Save with DeltaCare USA

DeltaCare USA: DHMO fixed copayment plan



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

- Wide array of services covered for whatever dental care you need
- Low or no copayments on most preventive services
- “Always on” coverage (no maximum, no deductible)
- Transparent out-of-pocket costs in your plan booklet.
- Low 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

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	\$50-\$70
Implant	Not covered

Orthodontic treatment

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

** Noble or high noble metal (semi-precious, precious), if used, will be charged to the Enrollee at an additional maximum cost of \$300 for noble metal and \$350 for high noble metal. Porcelain and other tooth-colored materials on molars are considered a material upgrade with a maximum additional charge to the Enrollee of \$75.*



Specialty and emergency care

DeltaCare USA

- If you need specialty care, your general dentist will refer you to an in-network specialist
- Your plan includes out-of-network coverage only for emergency services required during non-business hours or if 35 miles or more from your assigned dental facility



How to choose/change 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**



Member Resources



Where's my ID card?

You don't need one!

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:

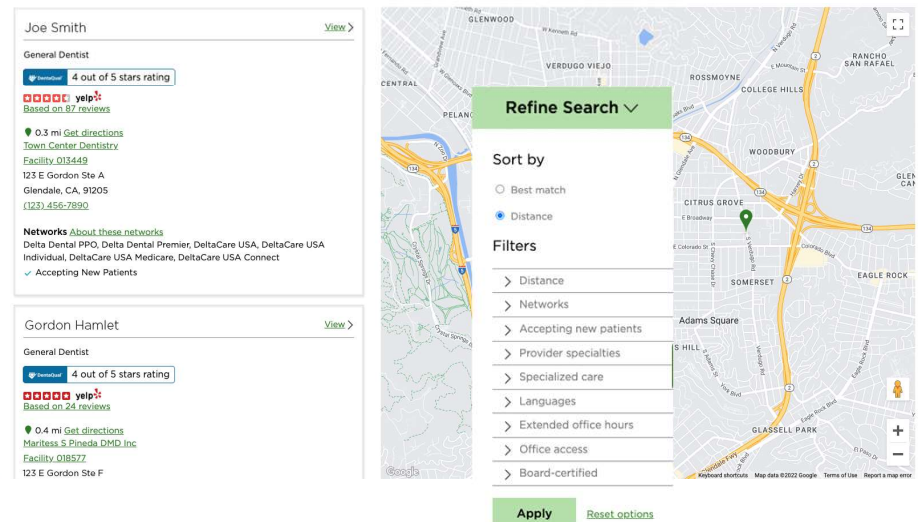


Finding a dentist

🔍 deltadentalins.com

1. Go to **deltadentalins.com**.
2. Enter your location.
3. Select **Delta Dental PPO or DCUSA DHMO** as your network.
4. Click **Find a dentist**.

Click **Refine search** to adjust the distance of the search or filter by specialty or language.





Check out the website

deltadentalins.com

- Search for a network dentist in your area.
- Get answers to common questions about your dental plan.
- Sign up for your online account
- Read articles, browse recipes and watch videos about oral health and wellness.
- Subscribe to *Grin!*, our quarterly wellness e-magazine.



Member perks

Extra features, exceptional outcomes



LifePerks

Discounts on products, services, memberships and more

Hearing aids and LASIK

Member discounts through Amplifon and QualSight

Virtual dentistry

Remote consultations with a contracted dentist

Wellness resources

Online articles, recipes, videos and more

Health Care Spending Card

Credit card for health care services through Lane Health. 0% financing for 12-months for dental services.



Members can learn more at
www1.deltadentalins.com/memberperks



Member Education

2025 Oral health and wellness education



Oral health and aging:

Sep 17 - 10am PT /1pm ET
Nov 19 - 11am PT /2pm ET



The whole tooth about a healthy smile:

Oct 22 - 11am PT /2pm ET
Dec 17 - 10am PT /1pm ET

Oral health webinars

Wellness education

Engaging sessions focused on preventive oral health care

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

98% of survey respondents say they will improve their oral health habits as a result of attending a webinar!



Online wellness resources

Learn about dental health from Delta Dental



Healthy aging

Keep yourself smiling well into retirement

Healthy aging articles

Dental health care for Alzheimer's patients

Discover the link between dental health and Alzheimer's. Learn strategies for hygiene to support overall health and well-being.



Nutrition

Healthy eating is the foundation for a sparkling smile. Our articles and recipes will help you stay on top of your nutritional goals.

Nutrition

4 items to replace in your refrigerator and pantry

How can you eliminate sodium and too-sugary foods from your diet? Here are some ideas to get you started.

5 tips for a smile-friendly Thanksgiving

Are you grateful for your healthy smile? This Thanksgiving, keep your teeth and gums healthy with smart food choices.

7 vitamins and minerals your mouth needs

The vitamins and minerals in your food can help your body maintain your healthy mouth.

Chocolate and your teeth

Chocolate may be one of your favorite treats, but you should know about this sweet treat.

Coffee and donuts: Beware this quick fix

Nothing says "treat" like a cup of coffee and a donut. But this combo can lead to dental decay. This sweet duo can cause major problems for your teeth.

Diet, diabetes and tooth decay

Having diabetes makes you susceptible to oral infections and gum disease. Learn how good nutrition can help you maintain great oral health.

Drink smartly this summer to protect your teeth

When you're enjoying a beverage this summer, make sure it's a drink that's healthy for your teeth.

Eating cheese can help your teeth

Cheese is a delicious treat, but did you know that it's good for your mouth? Calcium and probiotics in cheese help to strengthen your teeth.

Eating Disorders and Oral Health: Delta Dental Insights

Eating disorders can harm your whole body, including your mouth. Here are some common eating disorders and how they can harm your teeth.



Recipes

Expand your cooking repertoire with these online family recipes for the whole family.

[View all recipes](#)

Learn about oral health and wellness with:

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



Contact Delta Dental of California

PPO: 888-335-8227

*Monday through Friday, 8 am – 8 pm PST
Automated telephone system: 24/7*

DeltaCare USA: 800-422-4234

*Monday through Friday, 5 am – 6 pm PST
Automated telephone system: 24/7*

Ask your question online: **deltadentalins.com**

*go to contact us & follow prompts or fill out customer service
form*





Thank you!

We're pleased to take your questions.

Amplifon Program

Hearing Aid Discount program

1

Call Amplifon at
888-779-1429.

2

A Patient Care
Advocate will guide
you.

3

Amplifon will activate
your hearing aid
discounts.

- 66% average savings off retail hearing aid pricing¹
- Choice of top hearing aid brands
- Nationwide network of providers
- Industry-leading support for your purchase

Qualsight

Lasik discounts

1

Visit Qualsight at
www.qualsight.com/-delta-dental

2

Request
information and
register.

3

Simply choose a
nearby physician and
schedule
appointment

- Save up to 35% off traditional LASIK pricing¹
- More than 800 LASIK locations²
- Experienced credentialed LASIK surgeons
- Pre- and postoperative visits are included