Welcome to Your Texas A&M System Dental Benefits Program
The Benefits of Choice

- Two great Delta Dental options to choose from
- Choose between the A&M Dental PPO plan and the DeltaCare® USA DHMO
- Enrollment is not tied to medical
A&M Dental PPO
A&M Dental PPO Plan Highlights

- Freedom of choice – patient can visit any dentist
- Reduced fee-for-service: Maximize savings by utilizing PPO dentists
- Nationwide coverage – visit any licensed dentist anywhere in the world
- Visiting a Delta Dental PPO℠ dentist usually saves patients almost 30% on average out-of-pocket costs
A&M Dental PPO Plan Highlights

- Visiting a Delta Dental Premier® dentist usually saves patients almost 20% on average out-of-pocket costs.
- Visiting a non-Delta Dental dentist may cost you more in out-of-pocket expenses – the dentist has not agreed to provide services at reduced fees.
- Maximums and deductibles usually apply.
- Reimbursement for each procedure is based on coinsurance – the enrollee pays a percentage and the insurer pays a percentage.
- A third cleaning is available per person per plan year.
# A & M Dental PPO Plan Highlights

## Benefits And Covered Services

<table>
<thead>
<tr>
<th>WHO’S ELIGIBLE</th>
<th>Delta Dental PPO Dentist</th>
<th>Delta Dental Premier Dentist</th>
<th>Non-Delta Dental Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Primary enrollee, spouse and eligible dependent children</td>
<td></td>
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</tr>
</tbody>
</table>

### DEDUCTIBLES

- $75 per person, $225 per family, per plan year

### DEDUCTIBLE WAIVED FOR DIAGNOSTIC & PREVENTIVE?

- Yes

### ANNUAL MAXIMUM

- The maximum benefit paid per plan year is $1,500 per person

### DIAGNOSTIC & PREVENTIVE BENEFITS

- Oral examinations, cleanings, x-rays, fluoride treatment, space maintainers, sealants
  - 100%* (3 times per plan year)
  - 100%* (3 times per plan year)
  - 100%* (3 times per plan year)

### BASIC BENEFITS

- Fillings, denture repairs, Endodontics (root canals), Periodontics (gum treatment), Oral Surgery
  - 80%*
  - 80%*
  - 80%*

### MAJOR BENEFITS

- Crowns, jackets and cast restorations and prosthodontics (bridges, partial dentures, full dentures)
  - 50%*
  - 50%*
  - 50%*

### ORTHODONTICS

- (adult and child)
  - 50%*
  - 50%*
  - 50%*

### ORTHODONTIC MAXIMUMS

- $1,500 Lifetime

### COVERED PROCEDURES REIMBURSED BASED ON

- Contract allowance

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* of Delta Dental’s allowed amount

Benefits illustrated above are not intended for use as a comprehensive description of the Plan. Please consult your benefit booklet for complete details, including limitations and exclusions.
Unique Cost Savings: The Delta Dental Difference®

- Delta Dental offers PPO enrollees a unique feature – Premier dentists, which provides additional cost protections for our PPO plans
- If you can’t visit a PPO dentist, Premier dentists usually can save you money over visiting a non-Delta Dental dentist

<table>
<thead>
<tr>
<th>Procedure: Crown (50% benefits)</th>
<th>Delta Dental PPO Dentist</th>
<th>Delta Dental Premier</th>
<th>Non-Delta Dental Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dentist bills</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$1,000</td>
</tr>
<tr>
<td>Delta Dental contract allowance</td>
<td>$612</td>
<td>$868</td>
<td>No fee agreement with Delta Dental</td>
</tr>
<tr>
<td>Delta Dental payment</td>
<td>$306</td>
<td>$434</td>
<td>$434</td>
</tr>
<tr>
<td>Patient payment</td>
<td>$306</td>
<td>$434</td>
<td>$566</td>
</tr>
<tr>
<td>Patient saves</td>
<td>$388</td>
<td>$132</td>
<td>No patient savings</td>
</tr>
</tbody>
</table>

Amounts shown are for illustrative purposes only. Actual amounts may vary by provider and region.
How do I find a dentist for my A&M Dental PPO Plan?

• Visit deltadentalins.com/tamus to search by name, address, specialty. Print directories and driving directions.

• Call (800) 521-2651. Our automated information line provides voice information or a faxed list of dentists, whichever you prefer.

• Ask your dentist if they are a contracting PPO dentist.

• If you do not find a PPO dentist, your next best option is to search for a Premier dentist.

• Visit the dentist of your choice – it’s that easy.
DeltaCare® USA DHMO
DeltaCare® USA Dental HMO Plan Highlights

- Patient pays pre-specified copayment for each covered procedure.
- Patient selects, or is assigned, a dentist at enrollment.
- Specialty care provided by specialists requires preauthorization.
- Specialty care usually processed as a claim.
Enrollees must use their designated dental provider in order to receive benefits.

- No deductibles or annual maximums.
- No (or very low) copayments for diagnostic and preventive services.
- Fixed copayments for basic and major services.
## DeltaCare® USA Dental HMO Plan Highlights

<table>
<thead>
<tr>
<th>WHO’S ELIGIBLE</th>
<th>Primary enrollee, spouse and eligible dependent children</th>
</tr>
</thead>
<tbody>
<tr>
<td>DEDUCTIBLES</td>
<td>None</td>
</tr>
<tr>
<td>MAXIMUMS</td>
<td>None</td>
</tr>
<tr>
<td>DIAGNOSTIC &amp; PREVENTIVE BENEFITS*</td>
<td>Comprehensive oral exam: $0</td>
</tr>
<tr>
<td></td>
<td>Cleaning (once each six months): $5</td>
</tr>
<tr>
<td></td>
<td>Panoramic X-rays (once every three years): $0</td>
</tr>
<tr>
<td>BASIC BENEFITS*</td>
<td>Amalgam fillings – one surface: $8</td>
</tr>
<tr>
<td></td>
<td>Resin-based composite filling; two surfaces, posterior; permanent: $75</td>
</tr>
<tr>
<td></td>
<td>Anterior root canal, excluding final restoration: $125</td>
</tr>
<tr>
<td></td>
<td>Periodontic scaling and root planing; per quadrant, limited to 4 quadrants per 12 consecutive months: $60</td>
</tr>
<tr>
<td>MAJOR BENEFITS*</td>
<td>Crown; porcelain/ceramic substrate: $395</td>
</tr>
<tr>
<td></td>
<td>Complete denture; maxillary: $365</td>
</tr>
<tr>
<td>ORTHODONTICS*</td>
<td>Orthodontic treatment plan and records: $200</td>
</tr>
<tr>
<td></td>
<td>Comprehensive treatment; permanent teeth (children up to age 19; higher copayment for adults): $1,900</td>
</tr>
<tr>
<td>ORTHODONTIC TAKEOVER PROVISION</td>
<td>Available in Texas, California, District of Columbia, Florida, Georgia, Maryland, Nevada, New York, Pennsylvania, Utah and West Virginia to covered enrollees where banding has already occurred</td>
</tr>
</tbody>
</table>

* Copayments specified above are representative samples only, and are not intended to apply to each procedure. For a full copayment schedule, including plan limitations and exclusions, please refer to your plan booklet.
Continuous Orthodontic Coverage from DeltaCare® USA

• DeltaCare® USA provides continuous orthodontic coverage provisions that allow enrollees to enjoy the same coverage and convenience as their previous program

• Provision available to initial enrollees where banding has already occurred

• To sign up for this feature, go to the Texas A&M System HR website at http://tamus.edu/benefits/programs to obtain the form & follow instructions on how to submit the application
Visiting a Specialist with DeltaCare® USA

- General dentist determines work needs to be done beyond his/her scope of expertise
- Dentist submits request for preauthorization to plan administrator
- Plan administrator authorizes procedure(s)
- Dentist provides referral to DeltaCare® USA specialist
- Specialty care performed by a specialist must be authorized before work is performed, and must be done by a DeltaCare® USA approved specialist

We keep you smiling®
How do I find a DeltaCare® USA dentist?

• Visit deltadentalins.com/tamus to search by name, address, specialty. Print directories and driving directions.

• Call (800) 422-4234. Our automated information line provides voice information or a faxed list of dentists, whichever you prefer.

• Visit the Texas A&M System website at tamus.edu/offices/benefits/programs/#dental. This site also includes a list of contracting dental HMO dentists that are exclusive to the Texas A&M benefits program.

• Requests to change dental offices received by the 15th of the month will become effective the first of the following month.
## Choosing Between PPO and DHMO

<table>
<thead>
<tr>
<th>Features</th>
<th>PPO</th>
<th>DeltaCare® USA</th>
</tr>
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<tbody>
<tr>
<td><strong>Coinsurance / Copayment</strong></td>
<td>Covered services paid at percentage of contract allowance (for example, 80%)</td>
<td>All covered procedures have predetermined copayments so out-of-pocket costs are predictable</td>
</tr>
<tr>
<td><strong>Selecting a dentist</strong></td>
<td>Freedom to visit any licensed dentist — no need to select a primary care dentist</td>
<td>You must visit your assigned dentist to receive benefits</td>
</tr>
<tr>
<td></td>
<td>Change dentists any time without contacting Delta Dental</td>
<td>Ability to change assigned dentist monthly via telephone or Internet</td>
</tr>
<tr>
<td><strong>Access</strong></td>
<td>More than 5,800 PPO dentists and more than 9,500 Delta Dental Premier dental offices in Texas</td>
<td>More than 3,700 DeltaCare® USA offices in Texas</td>
</tr>
<tr>
<td><strong>Contracting Dentists</strong></td>
<td>You usually have the lowest out-of-pocket expenses when visiting a Delta Dental PPO dentist</td>
<td>Visit your assigned DeltaCare® USA dentist to receive benefits.</td>
</tr>
<tr>
<td></td>
<td>If you don’t see a PPO dentist, a Delta Dental Premier dentist is usually your next best option</td>
<td>Pay only the copayment at the time of treatment</td>
</tr>
</tbody>
</table>
### Choosing Between PPO and DHMO

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<tr>
<td><strong>Specialty Care</strong></td>
<td>No referral required for specialty care</td>
<td>Easy referrals to a large number of specialty care dentists (referral from assigned dentist and preauthorization required)</td>
</tr>
<tr>
<td><strong>Covered Benefits</strong></td>
<td>Wide range of covered services, including orthodontia</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Orthodontic takeover provision for new enrollees who have orthodontic treatment in progress (see plan booklet for full details)</td>
</tr>
<tr>
<td><strong>Out-of-Area coverage</strong></td>
<td>Visit any licensed dentist</td>
<td>Plan covers out-of-area (35 or more miles from assigned DeltaCare® USA dentist) emergency care allowance up to $100 per incident</td>
</tr>
<tr>
<td></td>
<td>With more than 165,000 Delta Dental dentists nationwide it’s easy to find a Delta Dental dentist</td>
<td></td>
</tr>
<tr>
<td><strong>Deductibles and Maximums</strong></td>
<td>Annual deductibles and maximums apply</td>
<td>No annual deductible and no annual dollar maximums</td>
</tr>
<tr>
<td><strong>Administration</strong></td>
<td>Claim forms filed by Delta Dental dentists</td>
<td>No claim forms</td>
</tr>
</tbody>
</table>
So I’ve Chosen a Plan – What Else Should I Know?
DeltaCare® USA Customer Service
The Experts You Can Turn To

- Toll-free number - (800) 422-4234 is available seven days a week
- Choose from automated voice recordings, automated fax back or live operators to obtain information from 7:00 a.m. – 8:00 p.m. (central time).
- Visit our website at deltadentalins.com/tamus to:
  - Find a dentist & map directions
  - Check eligibility & benefits
  - View claims information
  - Recommend your dentist
  - Print an ID card
  - Read dental health tips and articles
  - Visit SmileKids, a fun way for children to learn about oral health

(Don’t forget you can also check the Texas A&M System Benefits website at tamus.edu/offices/benefits/programs/#dental to find an additional list of dentists that are exclusive to the Texas A&M System Dental HMO plan)
A&M PPO Customer Service – Helpful, Accessible, Dependable

• Call Delta Dental at (800) 521-2651, seven days a week
• Choose from automated voice recordings, automated fax back or live operators to obtain information from 6:15 a.m. – 6:30 p.m. (central time).
• Visit us on our website at deltadentalins.com/tamus to:
  • Find a dentist & map directions
  • Check eligibility & benefits
  • View claims information
  • Recommend your dentist
  • Print an ID card and claim form
  • Read dental health tips and articles
  • Visit SmileKids, a fun way for children to learn about oral health
Welcome, Texas A&M University System employees & retirees

Delta Dental is one of the nation's largest and most experienced dental benefits carriers, with more than 50 years of experience. We are committed to providing exceptional service and an extensive network of dentists for you to choose from.

The A&M System offers two dental plans:

The A&M Dental (PPO) Plan allows a choice of dentists: network (PPO and Premier) and non-network (non-Delta Dental). The greatest savings can be achieved through a network dentist. These dentists have agreed to specific fee schedules, and you are not liable for any costs over reasonable and customary fees. Delta Dental has two levels of network dentists: PPO (fees reduced by about 30%) and Premier (fees reduced by about 15%). If you have the A&M Dental (PPO) Plan, be sure to look for dentists in the PPO and/or Premier networks.

The DeltaCare USA (dental HMO) Plan requires you to use a DeltaCare USA (dental HMO) network dentist. Currently, DeltaCare USA is available to A&M System employees and retirees in Texas, Tennessee, Florida, Colorado, New York and Utah.

Find information about the A&M Dental (PPO) and DeltaCare USA (dental HMO) plans to help you make the right dental benefits selection for you and your family here. (Please select the “Dental” bookmark on the left side of the document)

Program benefits

A&M Dental (PPO)
- Download your Summary Plan Description (SPD)
- Frequently asked questions

DeltaCare USA (dental HMO)
- Frequently asked questions
- Information on continuing orthodontic coverage
- Plan highlights
We’ve got a plan that will keep you smiling.

The Texas A & M System PPO plan is administered by Delta Dental Insurance Company. DeltaCare USA is underwritten by Delta Dental affiliate Alpha Dental Programs, Inc. and administered by Delta Dental Insurance Company.