

# Boost Your Benefits

Enjoy added coverage for certain medical conditions



The health of your teeth and gums is part of a bigger picture: your overall wellness. Gum disease is associated with a number of systemic conditions, and people with certain chronic conditions may benefit from additional periodontal (gum) cleanings. That's why your dental plan offers expanded coverage if you have been diagnosed with **diabetes, heart (cardiovascular) disease, HIV/AIDS, rheumatoid arthritis or stroke (cerebrovascular disease)**.

Here's how opting into this expanded coverage will help you<sup>1</sup>:

## Standard Coverage

**75% coverage** for one periodontal scaling and root planing procedure per quadrant (D4341 or D4342) **every 24 months**

**Two** of the following (any combination) per calendar year:

- prophylaxis (teeth cleaning) (D1110 or D1120), **covered at 75%**
- periodontal maintenance procedure (D4910), **covered at 75%**
- scaling in presence of moderate or severe gingival inflammation (D4346), **covered at 75%**

## SmileWay<sup>®</sup> Wellness Benefits

**100% coverage** for one periodontal scaling and root planing procedure per quadrant (D4341 or D4342) **per calendar year**

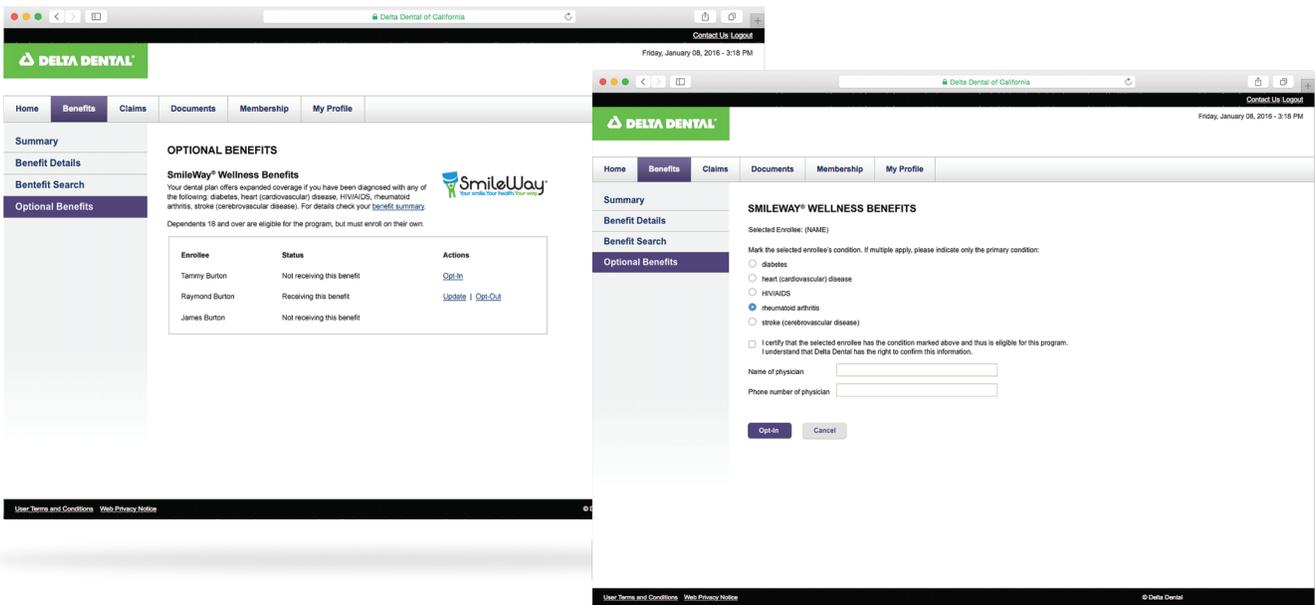
**Four** of the following (any combination) per calendar year:

- prophylaxis (teeth cleaning) (D1110 or D1120), **covered at 100%**
- periodontal maintenance procedure (D4910), **covered at 100%**
- scaling in presence of moderate or severe gingival inflammation (D4346), **covered at 100%**

<sup>1</sup> Please refer to your plan booklet for specific coverage details.

## SIGN UP ONLINE (Retirees need to call Customer Service)

1. Go to [deltadentalins.com/csu](http://deltadentalins.com/csu).
2. Log in to your Online Services account. (If you don't have one, click [Register](#).)
3. Click on the [Optional Benefits](#) tab in the left column.
4. Click on [Opt In](#) next to the name of the person you want to enroll. You can enroll yourself or a dependent child.
5. Complete and submit the form.



## SIGN UP BY PHONE

Call 800-626-3108 to speak to a Customer Services representative Monday through Friday, 5 a.m. to 8 p.m., Pacific time.

You can opt in starting 1/1/19.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

Delta Dental PPO™ is underwritten by Delta Dental of California.

Delta Dental is a registered trademark of Delta Dental Plans Association.

# Boost Your Benefits

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The health of your teeth and gums is part of a bigger picture: your overall wellness. Gum disease is associated with a number of systemic conditions, and people with certain chronic conditions may benefit from additional periodontal (gum) cleanings. That's why your dental plan offers expanded coverage if you have been diagnosed with **diabetes, heart (cardiovascular) disease, HIV/AIDS, rheumatoid arthritis or stroke (cerebrovascular disease).**

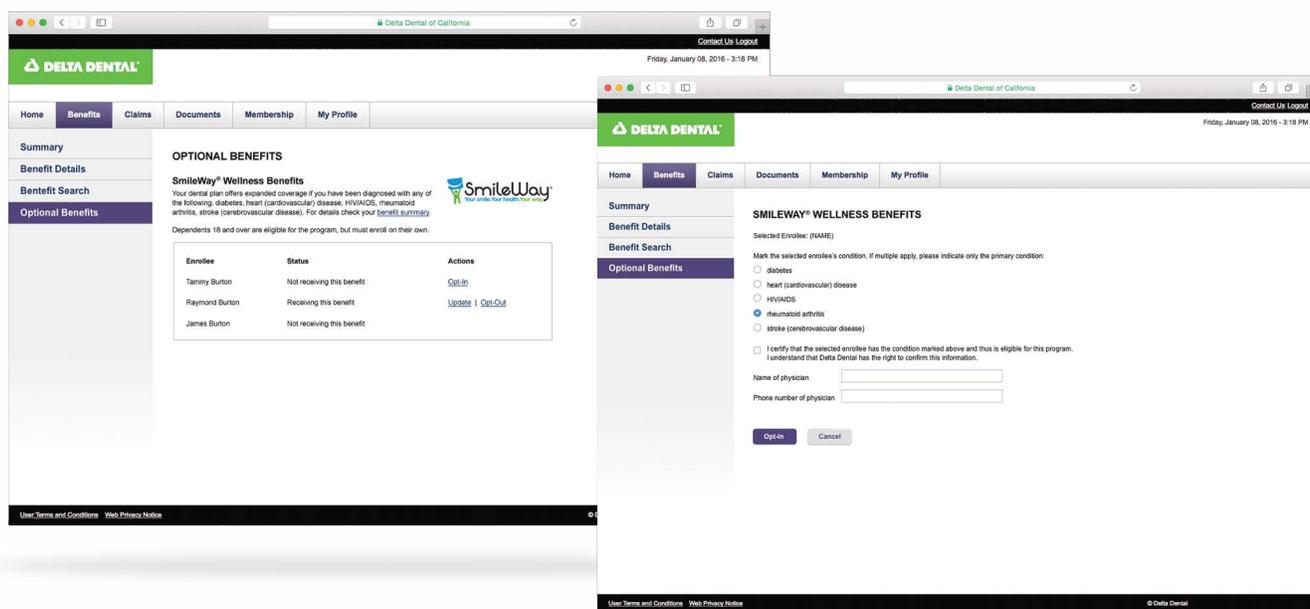
Here's how opting into this expanded coverage will help you<sup>1</sup>:

Standard Coverage	SmileWay <sup>®</sup> Wellness Benefits
<p><b>80% coverage</b> for one periodontal scaling and root planing procedure per quadrant (D4341 or D4342) <b>every 24 months</b></p>	<p><b>100% coverage</b> for one periodontal scaling and root planing procedure per quadrant (D4341 or D4342) <b>per calendar year</b></p>
<p><b>Two</b> of the following (any combination) per calendar year:</p> <ul style="list-style-type: none"> <li>prophylaxis (teeth cleaning) (D1110 or D1120), <b>covered at 100%</b></li> <li>periodontal maintenance procedure (D4910), <b>covered at 80%</b></li> <li>scaling in presence of moderate or severe gingival inflammation (D4346), <b>covered at 100%</b></li> </ul>	<p><b>Four</b> of the following (any combination) per calendar year:</p> <ul style="list-style-type: none"> <li>prophylaxis (teeth cleaning) (D1110 or D1120), <b>covered at 100%</b></li> <li>periodontal maintenance procedure (D4910), <b>covered at 100%</b></li> <li>scaling in presence of moderate or severe gingival inflammation (D4346), <b>covered at 100%</b></li> </ul>

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You can opt in starting January 1, 2020.

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In CA, Delta Dental PPO™ is underwritten by Delta Dental of California.

Delta Dental is a registered trademark of Delta Dental Plans Association.

Group #04018 and #04918  
Basic Delta Dental PPO™ plans

# Protect Your Teeth and Your Wallet

## Get preventive care without hitting your maximum

Thinking of skipping a cleaning? Think again. With Delta Dental’s Diagnostic & Preventive Waiver, when you visit a **Delta Dental PPO™** dentist, you can get your diagnostic and preventive care without affecting your maximum. You’ll keep your mouth healthy — and save benefit dollars for when you really need them. The Diagnostic & Preventive Waiver does not apply if you visit a Delta Dental Premier® or non-Delta Dental dentist.

### What services are included?

Diagnostic and preventive dental services may include routine exams, cleanings, x-rays and related treatments as defined by your dental plan.

### How does it help me save?

The cost of exams, cleanings and x-rays can add up. Without the Diagnostic & Preventive Waiver, these procedures would eat into your maximum. With the waiver, you’ll have more of your maximum left over. That can help you cover expensive treatment down the road.

For more details about your benefits, check your Evidence of Coverage, located at [deltadentalins.com/csu](http://deltadentalins.com/csu).

	Delta Dental pays	You pay	Your maximum remaining
<b>Without Diagnostic &amp; Preventive Waiver</b>	\$300	\$100	\$1,200
<b>With Diagnostic &amp; Preventive Waiver</b>	\$300	\$100	<b>\$1,500</b>

This example assumes an annual maximum of \$1,500, with 75% coverage for two routine exams, cleanings and x-rays at a Delta Dental dentist. Please review your plan booklet for specific details about your coverage.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

Delta Dental is a registered mark of Delta Dental Plans Association.



[deltadentalins.com/enrollees](http://deltadentalins.com/enrollees)

Group #04018 and #04918  
Enhanced I & Enhanced II  
Delta Dental PPO™ plans

# Protect Your Teeth and Your Wallet

## Get preventive care without hitting your maximum

Thinking of skipping a cleaning? Think again. With Delta Dental's Diagnostic & Preventive Waiver, when you visit a **Delta Dental PPO™** dentist, you can get your diagnostic and preventive care without affecting your maximum. You'll keep your mouth healthy — and save benefit dollars for when you really need them. The Diagnostic & Preventive Waiver does not apply if you visit a Delta Dental Premier® or non-Delta Dental dentist.

### What services are included?

Diagnostic and preventive dental services may include routine exams, cleanings, x-rays and related treatments as defined by your dental plan.

### How does it help me save?

The cost of exams, cleanings and x-rays can add up. Without the Diagnostic & Preventive Waiver, these procedures would eat into your maximum. With the waiver, you'll have more of your maximum left over. That can help you cover expensive treatment down the road.

For more details about your benefits, check your Evidence of Coverage, located at [deltadentalins.com/csu](http://deltadentalins.com/csu).

	Delta Dental pays	You pay	Your maximum remaining
<b>Without Diagnostic &amp; Preventive Waiver</b>	\$350	\$100	\$1,650
<b>With Diagnostic &amp; Preventive Waiver</b>	\$350	\$100	<b>\$2,000</b>

This example assumes an annual maximum of \$2,000, with 100% coverage for two routine exams, cleanings and x-rays at a Delta Dental dentist. Please review your plan booklet for specific details about your coverage.

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

Delta Dental is a registered mark of Delta Dental Plans Association.



[deltadentalins.com/enrollees](http://deltadentalins.com/enrollees)

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EF27\_CSU #129666 (rev. 8/20)

Enhanced Level I



# Keep Smiling

## Delta Dental PPO™



### Save with PPO

Although you can visit any licensed dentist, you'll save the most when you choose a dentist in the Delta Dental PPO network.<sup>1</sup>

These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>2</sup>

If you can't find a PPO dentist, Delta Dental Premier® dentists offer the next best opportunity to save. Unlike non-Delta Dental dentists, they have agreed to set fees, although your savings may be less than with a PPO dentist.

When you visit a PPO dentist, your diagnostic and preventive services (like cleanings and exams) will not count towards your maximum. This waiver helps you save benefit dollars for when you really need them. This benefit does not apply if you visit a Delta Dental Premier or non-Delta Dental dentist.

To find a PPO dentist or check which network your dentist belongs to, visit [deltadentalins.com/csu](http://deltadentalins.com/csu).



### Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at [deltadentalins.com/csu](http://deltadentalins.com/csu).



### Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.



### Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.<sup>3</sup> Log in to your online account to find this date.

## Save with a PPO dentist



PPO



PREMIER



NON-DELTA DENTAL

<sup>1</sup> Your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

<sup>2</sup> You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Non-Delta Dental dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

<sup>3</sup> Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

# Benefit Highlights

## Delta Dental PPO™

For: **California State University - Enhanced Level I (Units 11 and 13)**

Group No: **04018, 04918**

Effective date: **1/1/2021**

<b>Eligibility</b>	You, spouse or registered domestic partner and eligible dependent children to age <b>26</b>
<b>Deductibles per calendar year*</b>	\$50 per person \$150 per family
Deductible waived for diagnostic & preventive services (D&P)?	<b>Yes</b>
<b>Maximum per calendar year</b>	<b>\$2,000 per person</b>
<b>Maximum waived for D&amp;P?</b>	Yes at PPO dentist only

<b>Benefits and Covered Services**</b>	<b>Your Plan Covers***</b>
<b>Diagnostic &amp; Preventive Services (D&amp;P)</b> Exams, cleanings, x-rays, fluoride treatment, diagnostic casts, biopsies, emergency palliative treatment, specialist consultation, space maintainers	<b>100%</b>
<b>Basic Services</b> Fillings, sealants, root canals, gum treatment, simple tooth extractions, oral surgery, injectable antibiotics, repair and recementation of crowns, inlays, bridges or dentures, denture relining	<b>80%</b>
<b>Major Services</b> Crowns, inlays, onlays, cast restorations	<b>50%</b>
<b>Prosthodontics</b> Bridges, partial dentures, full dentures, implants	<b>50%</b>
<b>Orthodontics</b> Adults and children	<b>50%</b>
<b>Orthodontic Maximum</b>	<b>\$1,000</b>

### SmileWay Wellness Benefits

Your dental plan offers expanded coverage if you have been diagnosed with diabetes, heart (cardiovascular) disease, HIV/AIDS, rheumatoid arthritis or stroke (cerebrovascular disease).

Here's how opting in can help you:

- 100% coverage for one periodontal scaling and root planing procedure per quadrant every year
- 100% coverage for four of the following (any combination) every year:
  - teeth cleaning
  - periodontal maintenance procedure
  - scaling in presence of moderate or severe gingival inflammation

To opt in, log in to your online services account at [deltadentalins.com/csu](http://deltadentalins.com/csu). Click on the **Optional Benefits** tab and select **Opt In** next to the name of the person you want to enroll. Then, complete and submit the form. Or, call Customer Service at 800-626-3108 to sign up.

\* Any portion of the deductible satisfied during the last three months of the calendar year will be credited toward the next year's deductible.

\*\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

\*\*\* Reimbursements based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

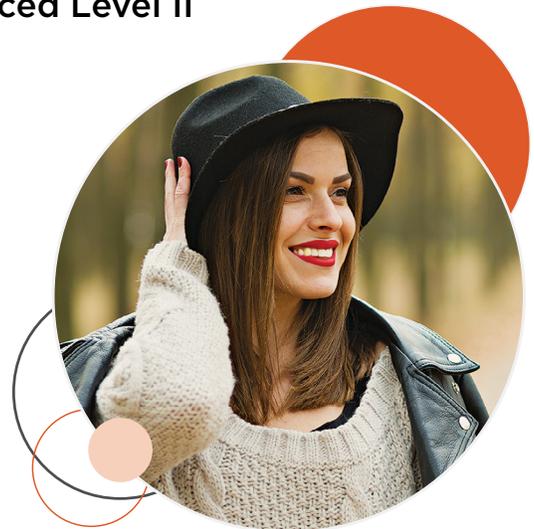
**Delta Dental of California**  
560 Mission St., Suite 1300  
San Francisco, CA 94105

**Customer Service**  
800-626-3108

**Claims Address**  
P.O. Box 997330  
Sacramento, CA 95899-7330

[deltadentalins.com/csu](http://deltadentalins.com/csu)

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.



# Keep Smiling

## Delta Dental PPO™



### Save with PPO

Although you can visit any licensed dentist, you'll save the most when you choose a dentist in the Delta Dental PPO network.<sup>1</sup> These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>2</sup>

If you can't find a PPO dentist, Delta Dental Premier® dentists offer the next best opportunity to save. Unlike non-Delta Dental dentists, they have agreed to set fees, although your savings may be less than with a PPO dentist.

When you visit a PPO dentist, your diagnostic and preventive services (like cleanings and exams) will not count towards your maximum. This waiver helps you save benefit dollars for when you really need them. This benefit does not apply if you visit a Delta Dental Premier or non-Delta Dental dentist.

To find a PPO dentist or check which network your dentist belongs to, visit [deltadentalins.com/csu](http://deltadentalins.com/csu).



### Set up an online account

Get information about your plan, check benefits and eligibility information, find a network dentist and more. Sign up for an online account at [deltadentalins.com/csu](http://deltadentalins.com/csu).



### Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.



### Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.<sup>3</sup> Log in to your online account to find this date.

## Save with a PPO dentist



PPO



PREMIER



NON-DELTA DENTAL

<sup>1</sup> Your out-of-pocket costs may be higher if you choose a non-PPO dentist. Network dentists are paid contracted fees.

<sup>2</sup> You are responsible for any applicable deductibles, coinsurance, amounts over annual or lifetime maximums and charges for non-covered services. Non-Delta Dental dentists may bill the difference between their usual fee and Delta Dental's maximum contract allowance.

<sup>3</sup> Applies only to procedures covered under your plan. If you began treatment prior to your effective date of coverage, you or your prior carrier is responsible for any costs. Group- and state-specific exceptions may apply. If you are currently undergoing active orthodontic treatment, you may be eligible to continue treatment under Delta Dental PPO. Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

**LEGAL NOTICES:** Access federal and state legal notices related to your plan at [deltadentalins.com/about/legal/index-enrollee.html](http://deltadentalins.com/about/legal/index-enrollee.html).

Delta Dental is a registered mark of Delta Dental Plans Association.

# Benefit Highlights

## Delta Dental PPO™

For: **California State University - Enhanced Level II (Units 1, 2, 3, 4, 5, 6, 7, 9 & 10, M80, M98, C99, FERP participants and Retiree Voluntary Enhanced II)**

Group No: **04018, 04918**

Effective date: **1/1/2021**

<b>Eligibility</b>	You, spouse or registered domestic partner and eligible dependent children to age <b>26</b>
<b>Deductibles per calendar year*</b>	\$50 per person \$150 per family
Deductible waived for diagnostic & preventive services (D&P)?	<b>Yes</b>
<b>Maximum per calendar year</b>	<b>\$2,000 per person</b>
<b>Maximum waived for D&amp;P?</b>	Yes at PPO dentist only

<b>Benefits and Covered Services**</b>	<b>Your Plan Covers***</b>
<b>Diagnostic &amp; Preventive Services (D&amp;P)</b> Exams, cleanings, x-rays, fluoride treatment, diagnostic casts, biopsies, emergency palliative treatment, specialist consultation, space maintainers	<b>100%</b>
<b>Basic Services</b> Fillings, sealants, root canals, gum treatment, simple tooth extractions, oral surgery, injectable antibiotics, repair and recementation of crowns, inlays, bridges or dentures, denture relining	<b>80%</b>
<b>Major Services</b> Crowns, inlays, onlays, cast restorations	<b>80%</b>
<b>Prosthodontics</b> Bridges, partial dentures, full dentures, implants	<b>80%</b>
<b>Orthodontics</b> Adults and children	<b>50%</b>
<b>Orthodontic Maximum</b>	<b>\$1,000</b>

**SmileWay Wellness Benefits**  
Your dental plan offers expanded coverage if you have been diagnosed with diabetes, heart (cardiovascular) disease, HIV/AIDS, rheumatoid arthritis or stroke (cerebrovascular disease).  
Here's how opting in can help you:

- 100% coverage for one periodontal scaling and root planing procedure per quadrant every year
- 100% coverage for four of the following (any combination) every year:
  - teeth cleaning
  - periodontal maintenance procedure
  - scaling in presence of moderate or severe gingival inflammation

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\*\*\* Reimbursements based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

**Delta Dental of California**  
560 Mission St., Suite 1300  
San Francisco, CA 94105

**Customer Service**  
800-626-3108

**Claims Address**  
P.O. Box 997330  
Sacramento, CA 95899-7330

[deltadentalins.com/csu](http://deltadentalins.com/csu)

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# Keep Smiling

## Delta Dental PPO™



### Save with PPO

Although you can visit any licensed dentist, you'll save the most when you choose a dentist in the Delta Dental PPO network.<sup>1</sup> These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.<sup>2</sup>

If you can't find a PPO dentist, Delta Dental Premier® dentists offer the next best opportunity to save. Unlike non-Delta Dental dentists, they have agreed to set fees, although your savings may be less than with a PPO dentist.

When you visit a PPO dentist, your diagnostic and preventive services (like cleanings and exams) will not count towards your maximum. This waiver helps you save benefit dollars for when you really need them. This benefit does not apply if you visit a Delta Dental Premier or non-Delta Dental dentist.

To find a PPO dentist or check which network your dentist belongs to, visit [deltadentalins.com/csu](http://deltadentalins.com/csu).



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### Coordinate dual coverage

If you're covered under two plans, ask your dental office to include information about both plans with your claim, and we'll handle the rest.



### Understand transition of care

Generally, multi-stage procedures are covered under your current plan only if treatment began after your plan's effective date of coverage.<sup>3</sup> Log in to your online account to find this date.

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PPO



PREMIER



NON-DELTA DENTAL

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# Benefit Highlights

## Delta Dental PPO™

For: **California State University – Basic Plan (E99, Unit 8 and Retirees)**

Group No: **04018, 04918**

Effective date: **1/1/2021**

<b>Eligibility</b>	You, spouse or registered domestic partner and eligible dependent children to age 26
<b>Deductibles per calendar year*</b>	\$50 per person \$150 per family
Deductible waived for diagnostic & preventive services (D&P)?	<b>Yes</b>
<b>Maximum per calendar year</b>	<b>\$1,500 per person</b>
<b>Maximum waived for D&amp;P?</b>	Yes at PPO dentist only

<b>Benefits and Covered Services**</b>	<b>Your Plan Covers***</b>
<b>Diagnostic &amp; Preventive Services (D&amp;P)</b> Exams, cleanings, x-rays, fluoride treatment, diagnostic casts, biopsies, emergency palliative treatment, specialist consultation, space maintainers	<b>75%</b>
<b>Basic Services</b> Fillings, sealants, root canals, gum treatment, simple tooth extractions, oral surgery, injectable antibiotics, repair and recementation of crowns, inlays, bridges or dentures, denture relining	<b>75%</b>
<b>Major Services</b> Crowns, inlays, onlays, cast restorations	<b>50%</b>
<b>Prosthodontics</b> Bridges, partial dentures, full dentures, implants	<b>50%</b>
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<b>Orthodontic Maximum</b>	<b>\$1,000</b>

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\*\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental contract allowances and not necessarily each dentist's actual fees.

\*\*\* Reimbursements based on PPO contracted fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

**Delta Dental of California**  
560 Mission St., Suite 1300  
San Francisco, CA 94105

**Customer Service**  
800-626-3108

**Claims Address**  
P.O. Box 997330  
Sacramento, CA 95899-7330

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# Be Network-Savvy

Understand the difference between Delta Dental Premier® and Delta Dental PPO™

You can visit any licensed dentist and receive coverage under your plan, but you'll usually save the most when you choose a PPO dentist. If you can't find a PPO dentist, Premier dentists are your next best bet. **Here's how the dentist networks compare.**

	PPO	Premier	Non-Delta Dental
<b>Reduced fees</b> 	PPO dentists have agreed to reduced fees. These are usually lower than Premier fees.	Premier dentists have agreed to reduced fees. Premier fees are usually not as low as PPO fees.	There's no fee agreement, so your dentist can charge any amount.
<b>Stretch your maximum dollars</b> 	Diagnostic and preventive services (like cleanings and exams) don't count toward your annual maximum. This waiver helps you save benefit dollars for when you really need them.	Your maximum dollars may go further than with a non-Delta Dental dentist, but not as far as with a PPO dentist. Diagnostic and preventive services also count toward your annual maximum.	Higher fees add up, so you may reach your annual maximum sooner. Diagnostic and preventive services also count toward your annual maximum.
<b>No balance billing</b> 	Your dentist can't charge you above his or her accepted fee. So if your plan covers 50% of a procedure, you'll owe only the remaining 50%. <sup>1</sup>		There's no cap on how much your dentist can charge you. If you get billed for an amount above the maximum plan allowance, you will be responsible for the difference.

<sup>1</sup> This assumes no maximums or deductibles apply. You are responsible for any applicable deductibles, amounts over your plan maximum and charges for non-covered services.

## Customer Service:

800-626-3108  
5 am to 8 pm PST



### How can I tell if my dentist is in the Premier or PPO network?

To find out which network your dentist is in, enter his or her name in the Find a Dentist search at [deltadentalins.com/csu](https://deltadentalins.com/csu). You can also call your dental office to confirm. Ask whether your dentist is a “contracted Delta Dental PPO (or Premier) dentist.”

### What if my dentist is in both the PPO and Premier networks?

If you visit a dentist in both networks, you’ll enjoy all the advantages of the PPO network.

### Can I ask my dentist to join the PPO network?

Visit [deltadentalins.com/recommend](https://deltadentalins.com/recommend) to recommend your dentist for the PPO network. Although the final decision is still up to your dentist, your encouragement may be just what he or she needs to make the leap. You can also ask about PPO network participation at your next appointment.

### I’m looking for a new dentist. Which network should I pick?

To save the most on dental expenses, choose a PPO dentist. You’ll get a higher rate of coverage, reduced fees and a maximum that stretches further. You can search for a PPO dentist at [deltadentalins.com/csu](https://deltadentalins.com/csu).