



## Two plans, both with great coverage for your family!

### Provided by Delta Dental

A visit to the dentist isn't just about having your teeth cleaned. Research shows that an unhealthy mouth — especially one with gum disease — can increase your risk for serious health problems, including heart attacks and strokes.

That's why the University System of Georgia now offers you two dental plan options through Delta Dental to help you and your family stay healthy.

### Comparing your options

The table on page 2 will help you compare your two options. You'll see that both plans cover preventive services, like routine checkups and cleanings, as well as basic and major services. However, there are important differences in annual benefit maximums, major benefit services, and orthodontia coverage levels, so be sure to compare your options and choose the best fit for your needs and budget.

## Dental Coverage

### Getting started

**Choose your coverage.** Review the information in this document to help you decide which dental plan is the best fit for you and your family.

**Expect your card.** Delta Dental will mail a member ID card to you.

**Register online.** After you receive your Delta Dental member ID card in the mail, visit [www.deltadentalins.com/usg](http://www.deltadentalins.com/usg) to create an account.

**Make an appointment.** Routine check-ups and cleanings are free when you use an in-network dentist! So if you're paying for coverage, be sure you take advantage of everything that is included.

### Finding help

Have a question and can't find an answer? Call Delta Dental at 1-800-471-4214. You can also access their website at [www.deltadentalins.com/usg](http://www.deltadentalins.com/usg) 24/7 for complete plan details, information about your services and claims, and helpful information about dental wellness.



# Dental Coverage

## Your Dental Options

You can choose from these dental options.

	Delta Dental Base Plan		Delta Dental High Plan	
	In-network	Out-of-network	In-network	Out-of-network
<b>Annual maximum</b>	\$1,000 per person*		\$1,500 per person*	
<b>Deductible (Single/Family)</b>	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
<b>Diagnostic/preventive services*</b>	100%	100%	100%	100%
<b>Basic benefit services</b>	80%	80%	80%	80%
<b>Major benefit services**</b>	50%	50%	80%	80%
<b>Orthodontia (child and adult)</b>	No coverage	No coverage	80%	80%
<b>Lifetime orthodontia maximum</b>	N/A		\$1,000	

\*Preventive and diagnostic services don't count toward the deductible

\*\*Benefit limits on replacement dentures or crowns apply

## Things to consider

How do you choose which plan is right for you? Start by asking yourself these questions:

- Does anyone in my family have or need braces?
- What regular dental expenses can I reasonably plan for in the coming year?
- How much have I typically paid in past years, out of pocket, for dental deductibles, copayments, and expenses not covered by my plan?
- Should I use a Flexible Spending Account (FSA) or Limited-Purpose FSA to set aside tax-free funds for my out-of-pocket dental expenses?

**Always check to see if your dentist is in the network so you pay less for dental care!**

## Want to know more?

Contact Delta Dental at 1-800-471-4214 or [www.deltadentalins.com/usg](http://www.deltadentalins.com/usg).