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## Dental coverage: Two options for you

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 offers you two dental plan choices through Delta Dental.

### Dental coverage details

	Delta Dental Base Plan (In-network)	Delta Dental High Plan (In-network)
<b>Annual maximum</b>	\$1,000 per person*	\$1,500 per person*
<b>Deductible (Single/Family)</b>	\$50/\$150	\$50/\$150
<b>Diagnostic/preventive services*</b>	100%	100%
<b>Basic benefit services</b>	80%	80%
<b>Major benefit services**</b>	50%	80%
<b>Orthodontia (child and adult)</b>	No coverage	80%
<b>Lifetime orthodontia maximum</b>	N/A	\$1,000
<b>2017 dental monthly premiums</b>		
<b>Employee Only</b>	\$31.60	\$39.04
<b>Employee + Spouse</b>	\$63.18	\$78.04
<b>Employee + Child(ren)</b>	\$60.00	\$74.16
<b>Family</b>	\$101.06	\$124.90

\* Preventive and diagnostic services do not count toward the annual maximum.

\*\* Benefit limits apply on full replacement of existing dentures or crowns.

**Save money when you use an in-network provider.**  
Visit [deltadentalins.com/usg](http://deltadentalins.com/usg) for more information.



### HOW TO USE YOUR COVERAGE

- **Enroll.** Enroll in the coverage that best fits your needs during Open Enrollment, as a new hire, or if you have a qualifying life event.
- **Expect your card.** Delta Dental will mail you a member ID card.
- **Register online.** After you receive your Delta Dental member ID card in the mail, visit [deltadentalins.com/usg](http://deltadentalins.com/usg) to create an account.
- **Take advantage of free care.** Preventive and diagnostic services, like routine check-ups and cleanings, are free (after you meet your deductible) when you use an in-network dentist.



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## Comparing your options

The table on page 1 can 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 and major benefit services, and only the Delta Dental High Plan covers orthodontia. Be sure to compare your options and choose the best fit for your needs and budget.

### How do you choose which plan is right for you?

**Start by asking yourself these questions.**

- Does anyone in my family need braces?
- What regular dental expenses can I reasonably plan for in the coming year?
- In past years, how much have I typically paid 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?

### Delta Dental High Plan: Orthodontic coverage details

- If you choose the Delta Dental High plan and need orthodontia, Delta Dental's first payment will be 50% of the total amount payable. The remaining 50% will be paid 12 months later.
- Coverage for orthodontic procedures includes appliances, adjustments, insertion, removal and post-treatment stabilization (retention).
- Calculations are based on the all-inclusive, total treatment amount, subject to any deductible, the appropriate payment percentage and lifetime maximum amount (\$1,000).



### IF YOU NEED:

- A dental ID card
- Help finding in-network providers
- Coverage information

Contact **Delta Dental**  
**1-800-471-4214**

### Get information on the go.

Download the Delta Dental app, available for iPhone and Android, at iTunes or the Google Play Store.