Maryland
DEPARTMENT OF BUDGET AND MANAGEMENT

Health Benefits

Together, we are working toward a *healthier community*

Keep Smiling

Dental benefits for State of Maryland employees, retirees and dependents

January 1, 2022 to December 31, 2022

DeltaCare® USA

deltadentalins.com/statemd

Enjoy quality, convenience and predictable costs

DeltaCare USA is a closed-network plan that features set copayments, no annual deductibles and no maximums for covered benefits.

You must select a primary care dentist from the DeltaCare USA network. If you require treatment from a specialist, your DeltaCare USA general dentist will coordinate a referral for you.

DeltaCare USA plan features

- Clearly defined copayments
- No annual deductibles and no maximums
- Low or no costs for many services such as routine cleanings and exams
- Large, stable network of dentists so you can enjoy a long-term relationship with your dentist
- Easy access to specialty care with a referral from your DeltaCare USA general dentist

Your DeltaCare USA plan is designed to encourage you and your family to visit the dentist regularly to maintain your dental health. Delta Dental uses the DeltaCare USA network to serve State of Maryland employees, retirees and their covered dependents.

When you enroll, select a general dentist in the DeltaCare USA network from whom you receive primary care. You must visit this dentist in order to receive benefits. The DeltaCare USA network consists of private practice dental facilities that have been carefully screened for quality. Enroll in DeltaCare USA and you'll enjoy these features:

Quality

- Extensive benefits for you and your family
- All pre-existing conditions covered
- Large, stable network of dentists
- Each family member can select his or her own dentist

Convenience

- No claim forms to complete
- Easy access to specialty care
- Customer Service representatives available Monday through Friday, 8 am to 9 pm

Predictable costs

When you visit a network dentist, it's easy to understand your costs.

- No deductibles
- Out-of-pocket costs are clearly defined
- No annual or lifetime dollar maximums

Find a DeltaCare USA dentist

Select from among the many conveniently located DeltaCare USA general dentists. To find the most current listing of DeltaCare USA dental offices:

- Visit our website at **deltadentalins.com/statemd** to search for a dentist near your home or office.
- Call Customer Service at **844-697-0578** (Monday through Friday, 8 am to 9 pm) for help finding a DeltaCare USA dentist.

Copayments for common dental services

Code	Description of service	You pay
D0120	Periodic oral evaluation - established patient	$0
D0140	Limited oral evaluation - problem focused	$0
D0150	Comprehensive oral evaluation - new or established patient	$0
D0210	Intraoral - complete series of radiographic images (limited to 1 series per 3-year period)	$0
D0220	Intraoral - periapical first radiographic image	$0
D0230	Intraoral - periapical each additional radiographic image	$0
D0272	Bitewings - two radiographic images	$0
D0274	Bitewings - four radiographic images (1 series per 6 consecutive months through age 13 and one series per 12 consecutive months for 14 and older)	$0
D0330	Panoramic radiographic image (limited to 1 per 3-year period)	$0
D1110	Prophylaxis (cleaning) - adult	$0
D1120	Prophylaxis (cleaning) - child	$0
D1206	Topical application of fluoride varnish excluding varnish (2 per plan year through age 18)	$0
D1208	Topical application of fluoride (prophylaxis and varnish excluded - two per plan year through age 18)	$0
D1351	Sealant - per tooth limited to permanent first and second molars through age 15; one per tooth per three years	$0
D2140	Amalgam - one surface, primary or permanent	$0
D2150	Amalgam - two surfaces, primary or permanent	$0
D2160	Amalgam - three surfaces, primary or permanent	$0
D2161	Amalgam - four or more surfaces, primary or permanent	$0
D2330	Resin-based composite - one surface, anterior	$0
D2331	Resin-based composite - two surfaces, anterior	$0
D2332	Resin-based composite - three surfaces, anterior	$0
D2335	Resin-based composite - four or more surfaces or involving incisal angle (anterior)	$70
D2391	Resin-based composite - one surface, posterior	$40
D2392	Resin-based composite - two surfaces, posterior	$60
D2750	Crown - porcelain fused to high noble metal	$276
D2752	Crown - porcelain fused to noble metal	$270
D2790	Crown - full cast high noble metal	$228
D2792	Crown - full cast noble metal	$264
D2920	Recement crown or rebond	$15
D2950	Core buildup, including any pins when required	$100
D2954	Prefabricated post and core in addition to crown (including canal preparation)	$108
D3310	Root canal, endodontic therapy, anterior tooth (excluding final restoration) one per tooth per lifetime	$108
D3320	Root canal, endodontic therapy, premolar tooth (excluding final restoration) one per tooth per lifetime	$144
D3330	Root canal, endodontic therapy, molar (excluding final restoration) one per tooth per lifetime	$198

Copayments for common dental services continued

D4341	Periodontal scaling and root planing - four or more teeth per quadrant (four quadrants during any 12 consecutive months)	$60
D4910	Periodontal maintenance (two treatments per plan year)	$30
D7140	Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	$20
D7210	Surgical removal of erupted tooth requiring removal of bone and/or sectioning of tooth, and including elevation of mucoperiosteal flap if indicated	$27
D7230	Removal of impacted tooth - partially bony	$55
D7240	Removal of impacted tooth - completely bony	$65
D9110	Palliative (emergency) treatment of dental pain - minor procedure	$15
D9222	Deep sedation/general anesthesia - first 15 minutes	$103
D9223	Deep sedation/general anesthesia - subsequent 15 minute increments	$103

SCHEDULE B

Limitations and Exclusions of Benefits

Limitations

1. The frequency of certain Benefits is limited. All frequency limitations are listed in *Schedule A, Description of Benefits and Copayments.*

2. Administration of I.V. sedation or general anesthesia is limited to treatment by a contracted oral surgeon and in conjunction with an approved referral for the removal of one or more soft tissue, partial or full bony impactions, (Procedures D7220, D7230, D7240, and D7241).

3. Benefits provided by a contract pediatric Dentist are limited to children through age seven following an attempt by the assigned Contract Dentist to treat the child and upon Authorization by Delta Dental, less applicable Copayments. Exceptions for medical conditions, regardless of age limitation, will be considered on an individual basis.

4. Should an Enrollee's coverage be cancelled or terminated for any reason, and at the time of cancellation or termination the Enrollee is receiving orthodontic treatment, the Enrollee will be solely responsible for payment for treatment provided after cancellation or termination, except:
    a. If an Enrollee is receiving ongoing orthodontic treatment at the time of termination, Delta Dental will continue to provide orthodontic Benefits for:
    b. 60 days if the Enrollee is making monthly payments to the Contract Orthodontist, or
    c. until the later of 60 days or the end of the quarter in progress, if the Enrollee is making quarterly payments to the Contract Orthodontist.

    At the end of 60 days (or at the end of the quarter), the Enrollee's obligation will be based on the Contract Orthodontist's usual fee for the treatment plan. The Contract Orthodontist will prorate the amount over the number of months remaining in the initial 24 months of treatment. The Enrollee will make payments based on an arrangement with the Contract Orthodontist.

5. Orthodontic treatment in progress is limited to new DeltaCare USA Enrollees who, at the time of their original effective date, are in active treatment started under their previous employer sponsored dental plan, as long as they continue to be eligible under the DeltaCare USA Program. Active treatment means tooth movement has begun. Enrollees are responsible for all Copayments and fees subject to the provisions of their prior dental plan. Delta Dental is financially responsible only for amounts unpaid by the prior dental plan for qualifying orthodontic cases.

6. Frequently, several alternate methods exist to treat a dental condition. For example, a tooth can be restored with a crown or a filling, and missing teeth can be replaced either with a fixed bridge or a partial denture. We will make payment based upon the allowance for the less expensive procedure, provided that the less expensive procedure meets accepted standards of dental treatment. Our decision does not commit You to the less expensive procedure. However, if You and the Dentist choose the more expensive procedure, You are responsible for the additional charges beyond those paid or allowed by the Company.

Exclusions

1. Any procedure that is not specifically listed under *Schedule A*, *Description of Benefits and Copayments*.

2. Any procedure that in the professional opinion of the Contract Dentist:

   a. has poor prognosis for a successful result and reasonable longevity based on the condition of the tooth or teeth and/or surrounding structures, **or**

   b. is inconsistent with generally accepted standards for dentistry.

3. As determined by the treating provider not acting on behalf of Delta Dental, services solely for cosmetic purposes or for conditions that are a result of hereditary or developmental defects, such as cleft palate, upper and lower jaw malformations, congenitally missing teeth and teeth that are discolored or lacking enamel or required as the result of orthognathic surgery.

4. Porcelain crowns, porcelain fused to metal, cast metal or resin with metal type crowns and fixed partial dentures (bridges) for children under 16 years of age.

5. Lost, stolen or damaged appliances including, but not limited to, prosthetic device, full or partial dentures, space maintainers, crowns and fixed partial dentures (bridges) or any duplicative device.

6. For replacement of existing dentures that are, or can be made serviceable.

7. For prosthetic reconstruction or other services which require a prosthodontist.

8. For assistance at surgery.

9. Procedures, appliances or restoration solely for the purpose of changing vertical dimension, including but not limited, to full mouth rehabilitation, splinting, fillings to restore tooth structure lost from attrition, erosion or abrasion, appliances or any other method.

10. Precious metal for removable appliances, metallic or permanent soft bases for complete dentures, porcelain denture teeth, precision abutments for removable partials or fixed partial dentures (overlays, implants, and appliances associated therewith) and personalization and characterization of complete and partial dentures.

11. For diagnostic services and treatment of jaw joint problems by any method. These jaw joint problems include, but are not limited to, such conditions as temporomandibular joint disorder (TMD) and craniomandibular disorders or other conditions of the joint linking the jaw bone and the complex muscles, nerves and other tissues related to that joint.

12. Consultations for non-covered benefits.

13. Dental services received from any dental facility other than the assigned Contract Dentist, an authorized dental specialist, or a Contract Orthodontist except for *Emergency Services* as described in the Contract and/or Evidence of Coverage.

14. All related fees for admission, use, or stays in a hospital, out-patient surgery center, extended care facility, or other similar care facility.

15. Prescription drugs or nonprescription drugs, home care items, vitamins or dietary supplements.

16. Dental expenses incurred in connection with any dental procedure started before the Enrollee's eligibility with the DeltaCare USA Program or after the termination date of coverage. Examples include: teeth prepared for crowns, root canals in progress, full or partial dentures for which an impression has been taken.

17. As determined by the treating provider not acting on behalf of Delta Dental, for elective procedures, including prophylactic extractions of third molars.

18. For the following, which are not included as orthodontic benefits: retreatment of orthodontic cases, changes in orthodontic treatment necessitated by patient non-cooperation, repair of orthodontic appliances, replacement of lost or stolen appliances, special appliances (including, but not limited to, headgear, orthopedic appliances, bite planes, functional appliances or palatal expanders), myofunctional therapy, cases involving orthognathic surgery, extractions for orthodontic purposes, and treatment in excess of 24 months.

19. Specialist or orthodontic treatment resulting from a prohibited referral. A prohibited referral is when the Contract Dentist directs an Enrollee to seek specialist or orthodontic care from another dental facility where a) the Contract Dentist owns a beneficial interest in the practice; b) the Contract Dentist's immediate family owns a beneficial interest of 3 percent or greater in the practice; or c) the Contract Dentist, the Contract Dentist's immediate family or a combination of the Contract Dentist and his or her immediate family has a compensation arrangement with the practice.

20. For broken appointments.

21. Dental conditions that are the responsibility of Worker's Compensation or employer's liability insurance. The DeltaCare USA benefits would be in excess to the third party benefits and therefore, the Administrator would have the right of recovery for any benefits paid in excess.

22. For any condition caused by or resulting from declared or undeclared war or act thereof, or resulting from service in the National Guard or in the armed forces of any country or international authority.

23. Orthodontic treatment must be provided by a licensed Dentist. Self-administered orthodontics are not covered.

24. The removal of fixed orthodontic appliances for reasons other than completion of treatment is not a covered benefit.

Frequently Asked Questions

What you need to know about your State of Maryland DeltaCare USA plan

1. **How does the plan differ from last year? Has anything changed?**
   There are no changes for 2022. Delta Dental's DeltaCare USA plan is still your DHMO option. If you are currently enrolled, you do not have to sign up or select a dentist again.

2. **What is the difference between DeltaCare USA and the UCCI PPO?**

   DeltaCare USA (dental HMO)
   - Must choose and visit a primary care dentist to receive benefits
   - Specialist referral coordinated by your primary care dentist
   - Schedule of benefits and copayments
   - Low copayments
   - No deductible or annual maximum

   UCCI PPO (fee-for-service)
   - Can go to any dentist
   - Has deductibles and maximums
   - Percent-based coinsurance
   - More expensive

3. **How do I find or change my dentist?**
   - Visit **deltadentalins.com/statemd** > **Find a dentist.**
   - Select a primary care dentist from the listing and write down the practice name and facility number.
     - To add or change your dentist online, visit **deltadentalins.com/statemd** and log in to your account. Under the **Choose Provider** tab, enter the facility number for your chosen dentist and select **OK.**
     - To change your dentist by phone, call the Delta Dental toll-free number at **844-697-0578** and provide the Customer Service agent with your name, address, the practice name and practice number that you have selected.

   Changes received between the first and 15th of the month are effective immediately. Changes received on the 16th through the end of the month will be effective on the first of the next month.

4. **My spouse and I both have Delta programs — can we coordinate benefits?**
   If both plans are DeltaCare USA, no. If the secondary plan is Delta Dental PPO or Delta Dental Premier, yes.

5. **If I need to see a specialist, is it covered?**
   Yes; however, your general dentist must make the referral and have the referral processed and approved through DeltaCare USA. Covered services performed by the DeltaCare USA specialist will be covered at the applicable copayment.

6. **Are composite fillings (white fillings) covered on molars?**
   Yes.

7. **Is teeth whitening covered?**
   No.

8. **Are implants covered?**
   Yes.

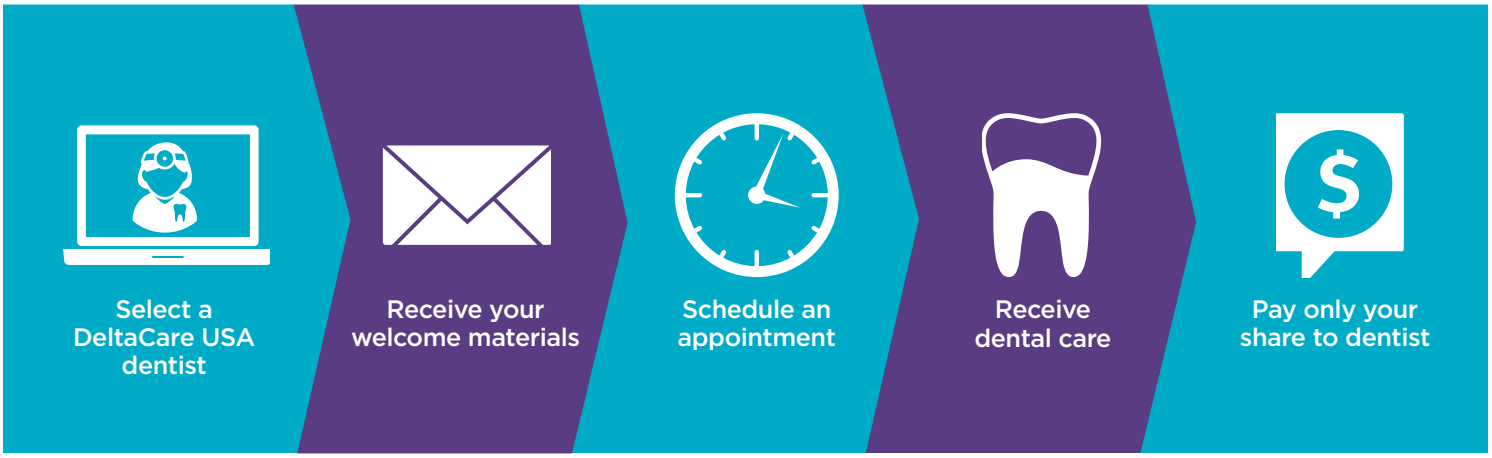
9. **How do I know the DeltaCare dentists are any good?**
   All dentists participating in any DeltaCare USA program are carefully screened. Selection criteria include number of years in practice, professional attitude, patient services (languages spoken, accessible facilities), cleanliness and sanitation and bookkeeping standards.

   Additionally, as part of the DeltaCare USA continuous quality management program, each participating dentist is re-credentialed every three years as part of their extensive screening process.

10. **How many cleanings can I get each year?**
    The plan allows two per plan year.

11. **Where is my ID card?**
    When you originally enrolled, you received two ID cards indicating enrollee name and group number. You do not need your ID card to receive services at your primary care dentist. Just provide your member ID. If you would like another set of ID cards, call Delta Dental toll-free at **844-697-0578**.

We make it easy for you!



Get a Virtual Visit with Teledentistry

What is teledentistry?

When you can't visit the dentist in person, teledentistry lets you get professional dental advice through phone, text or video.

What is teledentistry for?

Teledentistry can help your dentist diagnose a specific dental problem, such as pain or a suspected tooth infection.

Is it covered?

Yes. Your plan covers teledentistry, with no out-of-pocket costs.

The following teledentistry procedures are covered:

D9995: Teledentistry — synchronous; real-time encounter

D9996: Teledentistry — asynchronous; information stored and forwarded to dentist for subsequent review

For more information about your plan coverage, check your plan benefit booklet or log in to your online account at **deltadentalins.com**.

How do I make a teledentistry appointment?

Call your dental office to find out if teledentistry services are available and to make an appointment.

DELTA DENTAL

Stay Connected

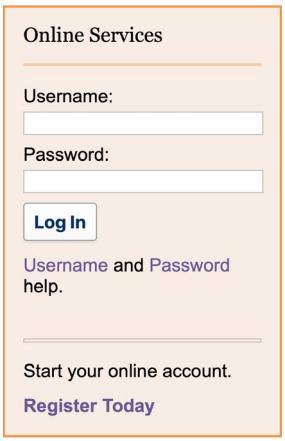
On our website, all the information you need is at your fingertips. You can check your plan details, find an in-network dentist and more.

Create an account

1. Go to **deltadentalins.com/statemd**.
2. Under **Online Services**, sign in.

With an online account, you can:

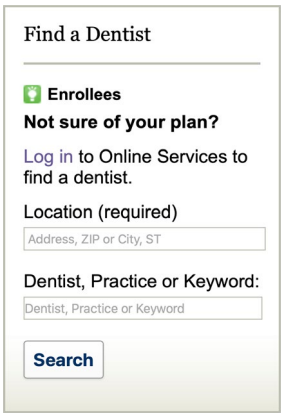
- Check your plan details and eligibility
- Review claim statements and plan documents
- View or print your ID card



Find a dentist

1. Go to **deltadentalins.com/statemd**.
2. In the **Find a Dentist** section, enter your address.
3. Click **Search**.

Browse Yelp reviews, check office hours and see the address on a map.



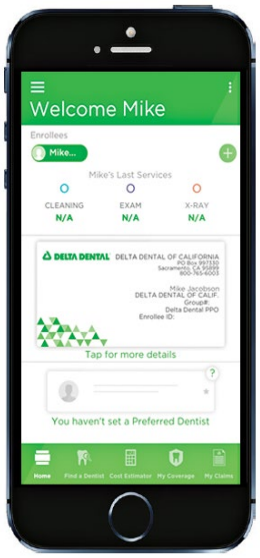
For more online resources, turn the page.

deltadentalins.com/statemd

Download the app

1. Open the **App Store** or **Google Play**.
2. Search for "**Delta Dental**."
3. Download the free app titled **Delta Dental** by Delta Dental Plans Association.

Review your plan details, pull up your ID card or find a dentist.



Get answers

Got a question? We've got answers.

Learn how your dental plan works:

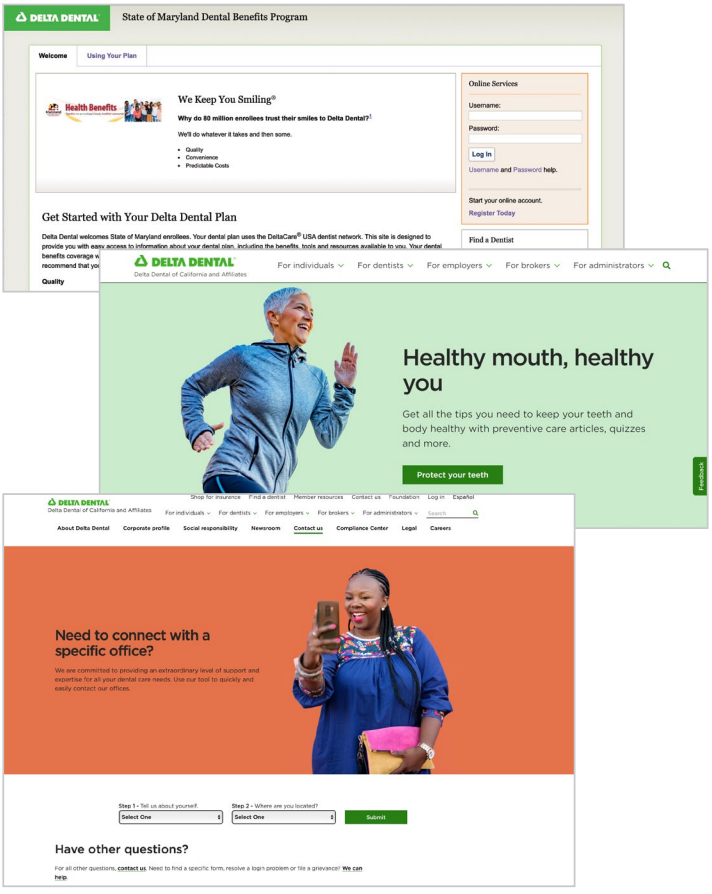
Visit **deltadentalins.com/statemd** for the 101 on dental benefits.

Improve your dental health:

Check out **deltadentalins.com/wellness** for the latest recipes, articles and videos.

Contact Customer Service:

Submit an online question at **deltadentalins.com/contact**.



Website available on desktop, mobile and tablet

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. These enterprise companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 83 million people in the U.S. The website deltadentalins.com is the home of the Delta Dental companies listed above. For other Delta Dental companies, visit the Delta Dental Plans Association website at deltadental.com.

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EF30_statemd #133404 (rev. 09/21)

Heart Disease and Oral Health

Explore the link between your oral health and heart health

Claiming more than 640,000 lives each year, heart disease is the number one killer of both men and women in the U.S.[1] Did you know that research has found a link between this deadly disease and the health of your gums?

- Having gum disease increases the risk of a first heart attack by 28%, according to a recent study.[2]
- Treating gum disease can go a long way toward lessening the impact of coronary artery disease (CAD), according to a study in the *American Journal of Preventive Medicine*.[3] Patients who were treated for gum disease had lower medical costs and fewer hospitalizations for CAD.
- Inflammation caused by periodontal disease may be responsible for the connection.[4]

The two conditions also have some of the same risk factors, including smoking, poor nutrition and diabetes.

Did you know?

Managing gum disease may improve your cardiovascular health.

[1] "Heart Disease Facts". Centers for Disease Control and Prevention. June 22, 2020. https://www.cdc.gov/heartdisease/facts.htm#:~:text=Heart%20disease%20is%20the%20leading,1%20in%20every%204%20deaths.

[2] Rydén L. Response by Rydén to Letter Regarding Article, "Periodontitis Increases the Risk of a First Myocardial Infarction: A Report From the PAROKRANK Study". Circulation. 2016;134(1):e2.

[3] Jeffcoat M, Jeffcoat R, Gladowski P, Bramson J, Blum J. Impact of periodontal therapy on general health: Evidence from insurance data for five systemic conditions. American Journal of Preventive Medicine. 2014;47(2):166–74. https://www.ncbi.nlm.nih.gov/pubmed/24953519.

[4] Rathod S, Ghoderao D, Gonde N. Link between tooth loss, cardiovascular disease and periodontitis: A review. SRM J Res Dent Sci 2020;11:40-5

Prevention is the best medicine

Regular healthy habits can lower your risk of both gum disease and heart disease. And, if you already have one or both of these conditions, these strategies can help reduce their impact.

- **Brush and floss regularly.** To remove plaque-forming bacteria, brush for at least two minutes, twice a day, and don't skip the floss.
- **Choose a healthy diet**, rich in essential nutrients (especially vitamins A and C). Reduce sugar and starches.
- **Avoid cigarettes and smokeless tobacco.** These habits can destroy your gums and increase your chance of heart disease.
- **Visit the dentist** for regular cleanings and exams. Your dentist can identify signs of systemic illness and catch gum disease early on. Always tell your dentist your medical history, current conditions and any medications you're taking.

Tobacco and Your Mouth

5 ways smoking harms your dental health

You already know that smoking is bad for your lungs. But did you know that tobacco — whether smoked or chewed — can put your oral health at risk? Here are the top five problems tobacco can cause for your mouth.

1. **Cavities.** Smoking destroys cavity-fighting antibodies in your saliva.[1]
2. **Gum recession.** Whether you smoke or chew it, tobacco irritates the lining of your gums, causing them to permanently pull back from your teeth.[2]
3. **Tooth loss.** Smokers are more than twice as likely to lose teeth as nonsmokers.[3]
4. **Gum disease.** Your risk of gum disease doubles if you're a smoker.[4]
5. **Oral cancer.** Tobacco is the major risk factor for cancers of the mouth and throat.[5]

Thinking of quitting?
Turn the page to find out more.

[1] Golpasand Hagh L, Zakavi F, Ansarifar S, Ghasemzadeh O, Solgi G. Association of dental caries and salivary sIgA with tobacco smoking. Aust Dent J. 2013;58(2):219-23.

[2] Oral health risks of tobacco use and effects of cessation. International Dental Journal. 2010;60(1):7.

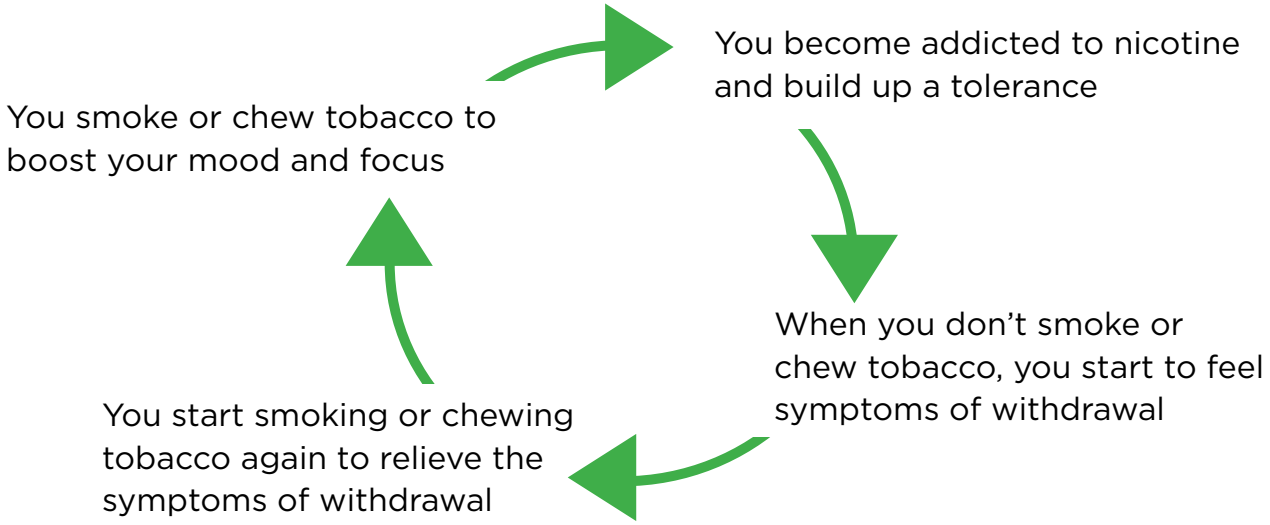
[3] Dietrich T, Maserejian NN, Joshipura KJ, Krall EA, Garcia RI. Tobacco use and incidence of tooth loss among US male health professionals. J Dent Res. 2007;86(4):373–7.

[4] Eke PI, Dye BA, Wei L, Thornton-Evans GO, Genco RJ. Prevalence of periodontitis in adults in the United States: 2009 and 2010. J Dent Res. 2012;91(10):914-20.

[5] Warnakulasuriya S, Sutherland G, Scully C. Tobacco, oral cancer, and treatment of dependence. Oral Oncol. 2005; 41(3):244-60.

Break the cycle

Understand how nicotine addiction works.



Kicking the habit

The first step to quitting tobacco is understanding nicotine dependence.

There are four aspects to nicotine addiction:

- physical
- sensory
- psychological
- behavioral

In order to break the habit, you need to address all four aspects of the addiction.

Quitting tobacco can be hard and may take several tries. Enlist the help of your doctor, friends and family. Nicotine replacement therapies, such as gum and patches, may be helpful in reducing physical symptoms of withdrawal.

Did you know your oral cancer, gum disease and tooth loss increases the longer you keep smoking?

Want to know more?

Visit **deltadentalins.com/wellness** — a one-stop-shop for oral health-related tools and tips, including interactive quizzes, a risk assessment tool and a subscription to *Grin!*, our free oral wellness e-magazine.

Diabetes and Your Mouth

Over 29 million people in the U.S. have diabetes.[1] This systemic disease affects more than your blood sugar — it can also have serious consequences for dental health.

Protect yourself

Control your blood sugar. The higher your glucose levels, the greater your chance of developing oral health problems.

Visit your dentist regularly. Tell your dentist that you have diabetes and which medications you're taking.

Quit smoking. A dangerous combination, smoking and diabetes restrict the blood flow to your mouth.

Warning signs to look out for

- Red, tender or swollen gums
- Bleeding gums
- Gums that separate from surrounding teeth
- Chronic bad breath or bad taste in your mouth
- Teeth that are loose or separating from each other

See your dentist if you experience any of these symptoms.

Did you know diabetes puts you at risk for gum disease? People with diabetes also have higher levels of glucose (simple sugars) in their saliva.

"National Diabetes Statistics Report, 2020." Centers for Disease Control and Prevention. https://www.cdc.gov/diabetes/data/statistics-report/index.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fdiabetes%2Fdata%2Fstatistics%2Fstatistics-report.html

Pregnancy and Your Teeth

What expecting mothers should know

Expecting a baby? Being pregnant has major effects on the body, and your mouth is no exception.

When you're pregnant, you're at higher risk for:

- Tooth decay
- Gum disease
- Oral growths

These conditions are treatable, so make an appointment with your dentist. Brushing and flossing vigilantly can help fight gum disease and tooth decay, but there's nothing you can do at home to get rid of pregnancy tumors.

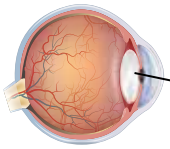
Did you know...? If you have moderate to severe gum disease, you may be at higher risk for delivering a pre-term, low-birth weight baby.

5 ways to stay healthy

1. **Visit the dentist.** Let your dentist know how far along you are and if you have a high-risk pregnancy or any medical conditions. Your dentist can help assess your oral health and map out a plan for the rest of your pregnancy.
2. **Get a dental cleaning.** It's especially important to keep your teeth and gums healthy during pregnancy. Your dental plan may cover an additional cleaning for pregnant women.
3. **Avoid anesthesia.** Anesthesia during the first trimester may be linked to early miscarriage. If you need any dental work that requires anesthesia, such as a filling or root canal treatment, talk to your dentist about postponing the procedure.
4. **Eat well-balanced meals** full of vitamins C, D and phosphorus.
5. **Protect your teeth.** Morning sickness can be a hassle — and it can wear down your teeth. Exposure to stomach acid dissolves tooth enamel, weakening your teeth's defense against decay. If you suffer from morning sickness, talk to your dentist about ways to reduce the harm.

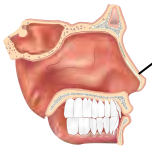
Your Mouth and Body

The far-reaching impact of oral health



Glaucoma

Tooth loss and gum disease may increase your risk of this disease of the optic nerve.

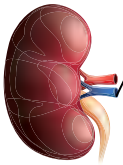


Respiratory disease

Infection of the gums may increase your chance of developing respiratory disease.

Cardiovascular disease

Got healthy gums? That's good for your heart. Gum disease is linked to cardiovascular disease.

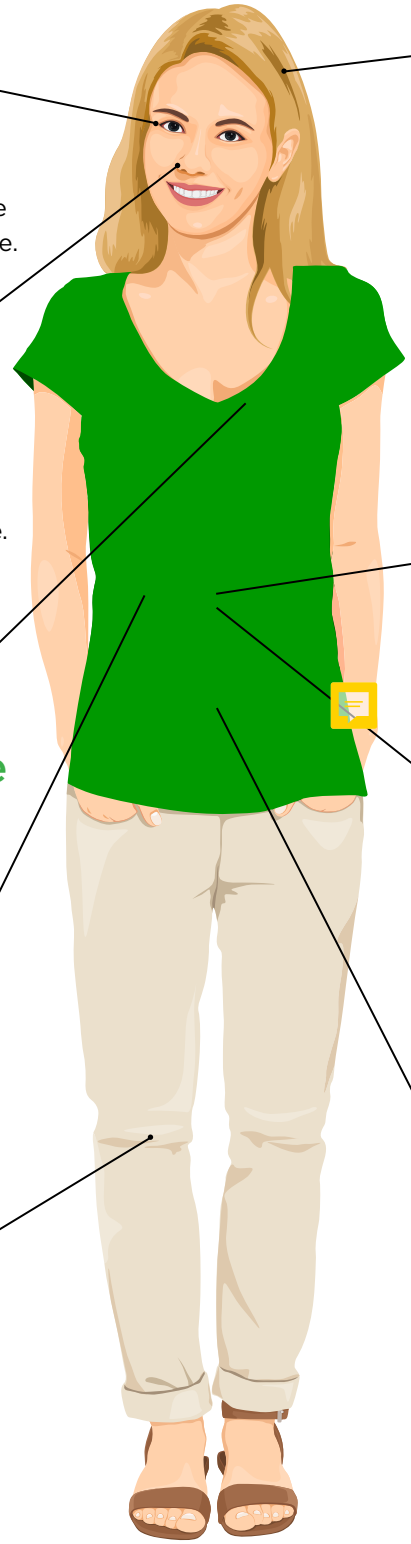


Kidney disease

Kidney disease is more common among adults missing all their teeth.

Rheumatoid arthritis

Rheumatoid arthritis is linked to unhealthy gums.

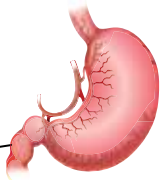


Dementia

Chronic gum inflammation can be a risk factor for Alzheimer's disease later in life.[1]

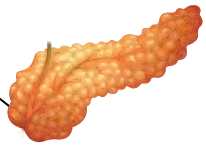
Migraines

Migraines may be linked to certain bacteria in the mouth.[2]



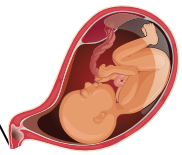
Acid reflux

Acid reflux can be detected by looking at the enamel on your back molars.



Diabetes

If you have diabetes (a disorder of the pancreas), you are more likely to develop gum disease and tooth decay. Reversely, unhealthy gums may increase your chance of developing diabetes.



Pre-term baby

Expecting? Having healthy gums can improve your chances of delivering full-term.

[1] Abbayya et al. Association between Periodontitis and Alzheimer's Disease. N Am J Med Sci. 2015.

[2] Gonzalez et al. Migraines Are Correlated with Higher Levels of Nitrate-, Nitrite-, and Nitric Oxide-Reducing Oral Microbes in the American Gut Project Cohort. mSystems. 2017.

Relax for a Better Smile

How stress can affect your oral health

Have you been feeling stressed or anxious lately? Talk to your dentist. A number of stress-related disorders can affect your mouth. Seeing your dentist for regular cleanings and exams can help identify and treat these problems.

TEETH GRINDING (Bruxism)

What is it?

Bruxism is the technical term for grinding your teeth and clenching your jaw.

Causes

- Stress and anxiety
- Sleep disorders
- Abnormal bite and missing or crooked teeth

Symptoms

Nervous tension, anger and frustration can be accompanied by these signs in the mouth:

- Teeth with flat tips
- Sensitive teeth
- Tongue indentations
- Decreasing tooth enamel

TMJ (Temporomandibular disorders)

What is it?

TMJ (also known as TMD) refers to a group of conditions that affect the temporomandibular (jaw) joint and associated muscles. Stressful situations can aggravate TMJ by causing you to overuse jaw muscles.

Causes

- Stress
- Clenching or grinding teeth

Symptoms

- Popping or clicking of the jaw
- Jaw joint pain
- Teeth with flat tips
- Decreasing tooth enamel

GUM DISEASE (Periodontitis)

What is it?

Gum disease is a bacterial infection that causes chronic inflammation of the gums and surrounding tissue. It is the major cause of adult tooth loss and affects nearly 80% of people at some point in their life. In its early stages, the disease is known as **gingivitis**, before progressing into periodontitis, or gum disease.

Causes

The most commonly known causes of gum disease are poor oral hygiene, poor diet and smoking. You may be surprised to know that emotional factors can also play a significant role in the development of adult gum disease.[1] Researchers have discovered that the disease can become more severe as a person's stress level increases.

Symptoms

- Red, swollen or tender gums
- Gums that bleed while brushing or flossing
- Gums that pull away from the teeth
- Teeth that are loose or separating from each other
- Persistent bad breath or a bad taste in the mouth
- A change in the fit of dentures

Maintain your oral health when stressed

- **See your dentist.** If you are experiencing any of these symptoms, it's a good idea to see your dentist. Your dentist may be able to recommend specific treatments if you have bruxism or TMJ, such as a custom mouthguard or orthodontic treatment.
- **Take the time to unwind.** Consider ways of relieving stress by engaging in relaxing activities such as meditation, massage or yoga. You may even find exercise, physical therapy or counseling to be a good outlet to reduce tension.

[1] Peruzzo et al. A systematic review of stress and psychological factors as possible risk factors for periodontal disease. Journal of Periodontology. 2007.

Say Hello to Savings Beyond Dental

Enjoy discounts on LASIK eye surgery and Amplifon hearing aids

Your oral health is part of a bigger picture: your overall wellness. That's why, as a Delta Dental enrollee, you have access to preferred pricing on hearing aids and LASIK vision services through Amplifon Hearing Services and QualSight.[1]

How do I get the discounts?

It's easy. Just call Amplifon or QualSight a call. A dedicated representative will walk you through the program and help you pick a provider, make an appointment and receive your discount.

Tell me more. How does it work?

	Amplifon	QualSight
Products and services	Discounts on hearing aids and complimentary supply of batteries	Discount on LASIK eye surgery, including pre- and post-operative visits
Savings	62% average savings off retail hearing aid pricing[2], with a best-price guarantee of 5%[3]	40 to 50% off the national average price of traditional LASIK eye surgery[4]
Access	Nationwide network of providers	Over 1,000 LASIK locations nationwide[5]
Quality	Leading brands featuring the latest hearing aid technology	Experienced LASIK surgeons who have collectively performed over 6.5 million procedures[5]
Get started	1. Call Amplifon. 2. A patient care advocate will explain the discount process, help you find a hearing care provider and help you make an appointment. 3. Amplifon will send you and your provider the details to activate your discounts. 4. Save on hearing aids, and receive complimentary batteries.	1. Call QualSight. 2. A care manager will explain the program, answer any questions, help you pick a provider and set up a free consultation to see if you're eligible for LASIK eye surgery. 3. Receive written confirmation, including pricing information and directions to your provider's office. 4. Pay a discounted price for LASIK services.
Website	amplifonusa.com/deltadentalins	qualsight.com/-delta-dental
Phone	888-779-1429	855-248-2020

[1] Vision corrective services and Amplifon's hearing health care services are not insured benefits. Delta Dental makes the vision corrective services program and hearing health care services program available to you to provide access to the preferred pricing for LASIK surgery and for hearing aids and other hearing health services.

[2] Amplifon Hearing Health Care utilization database, January–December 2018. Discounts or savings may vary by manufacturer and technology level of the hearing aid device.

[3] Amplifon offers a price match, with a discount of 5%, on most hearing devices; some exclusions apply. Not available where prohibited by law. Visit amplifonusa.com/deltadentalins or call 888-779-1429 for more details.

[4] Refractive Quarterly Update, Market Scope LLC, November 2018. Discounts or savings may vary by provider.

[5] QualSight provider file, February 2019.

DeltaCare® USA

Q+A: Continuous Orthodontic Coverage with your DeltaCare USA Plan

Welcome to your DeltaCare USA plan!
If you or an eligible member of your family has started orthodontic treatment under a previous plan sponsored by an employer/organization, you may be able to continue that coverage when you switch to a DeltaCare USA plan.

How does it work?
Through a provision called *orthodontic treatment in progress*, your DeltaCare USA plan allows you to continue treatment you started under your previous dental plan sponsored by an employer/organization. You have the convenience of visiting the same orthodontist and enjoying the same coverage and copayments as your previous plan. You pay the same amount that you would have paid under your previous coverage, as long as you remain eligible for coverage under your DeltaCare USA plan.

How do I qualify?
If you started orthodontic treatment under your previous dental plan, and if banding has taken place, you are eligible for continuous coverage under your DeltaCare USA plan and may continue to visit the same orthodontist.

If banding has not occurred, you are not eligible for continuous orthodontic coverage. In that case, orthodontic treatment must be provided by a DeltaCare USA network orthodontist in accordance with the copayments, limitations and exclusions defined in your DeltaCare USA plan.[1]

What if I am about to begin orthodontic treatment?
To begin orthodontic treatment, you must select a DeltaCare USA network orthodontist to receive your DeltaCare USA orthodontic benefits. Your copayments, limitations and exclusions are determined by your DeltaCare USA plan.[1]

How do I sign up for continuous orthodontic coverage?
Please have your treating orthodontist complete and submit the form below along with a claim form within 30 days of your plan effective date. We will coordinate benefits as necessary with your orthodontist.

[1] Upon enrollment in a DeltaCare USA plan, you will receive an Evidence/Certificate of Coverage (EOC/COC) booklet. Please review your EOC/COC for details about your plan. Retain this flyer and keep it with your EOC/COC.

Continuous Orthodontic Coverage Form (To be completed by the treating orthodontist)

If your patient's previous orthodontic coverage was through an employer-sponsored dental plan and the patient meets all of the above conditions, please provide the following information:

Primary enrollee's name: _____ Previous dental plan end date: _____

Primary enrollee's ID #: _____ Banding date of patient: _____

Name of employer/organization: _____ Orthodontist's name: _____

Patient's name _____ Orthodontist's address: _____

Previous dental plan carrier: _____ Orthodontist's phone number: _____

Previous plan's total financial obligation: _____

In addition, please include the following required documents and information:

- Completed claim form, including the banding date.
- Explanation of Benefits showing how much the previous plan has paid to date and amount remaining.

Mail to: DeltaCare USA
Claims Department
P.O. Box 1810
Alpharetta, GA 30023

Using Delta Dental is easy

1. Select your primary care dentist

2. Receive your welcome kit

3. Schedule an appointment

4. Visit your dentist

5. Pay only your copayment

No paperwork. No hassle.

Maryland law requires we make the following statement:

Our compensation to physicians who offer health care services to our insured members or enrollees may be based on a variety of payment mechanisms such as fee-for-service payments, salary or capitation. Bonuses may be used with these various types of payment methods.

Please note that the benefit payments made by Alpha Dental to dentists, other dental care providers or enrollees are based on capitation payment mechanisms and do not include salary or bonuses.

If you desire additional information about our methods of paying physicians or if you want to know which method(s) apply to your physician, call Customer Service at 800-422-4234 or write to DeltaCare USA, Attn: Customer Service, P.O. Box 1803, Alpharetta, GA 30023.

Provided by:
Alpha Dental Programs, Inc.
1701 Shoal Creek, Suite 240
Highland Village, TX 75077

Administered by:
Delta Dental Insurance Company
1130 Sanctuary Parkway, Suite 600
Alpharetta, GA 30009

Visit us at our website: deltadentalins.com

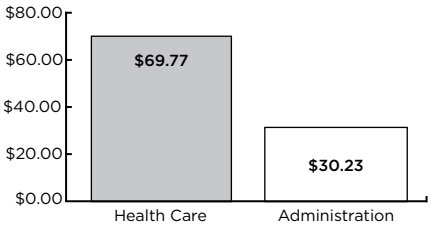
NOTE: THIS IS ONLY A BRIEF SUMMARY OF THE PLAN.

The group Dental Service Contract must be consulted to determine the exact terms and conditions of coverage. An Evidence of Coverage booklet will be sent to you upon enrollment.

DCU #131966C (rev. 1/21)

DeltaCare® USA — Where your dental benefits premium goes

Amount of $100 in premiums used to pay for claims and administration for the year ending Dec. 31, 2020



Boost Your Wellness IQ

Visit **deltadentalins.com/wellness**— a one-stop-shop for oral health-related tools and tips, including interactive quizzes, a risk assessment tool and a subscription to *Grin!*, our free oral wellness e-magazine.

Customer Service

844-697-0578
Monday through Friday, 8 am to 9 pm

Claims Address

DeltaCare USA
Dental Plan for the State of Maryland
Claims Department
P.O. Box 1810
Alpharetta, GA 30023

DeltaCare USA is underwritten by Alpha Dental Programs, Inc. in Maryland. Delta Dental Insurance Company acts as the DeltaCare USA administrator. Companies are financially responsible for their own products.

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

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#133170 (rev. 8/21)