DELTA DENTAL

Rollover Maximum Benefit Summary

With *Rollover Max* from Delta Dental, you won't lose what you don't use.

Thanks to the *Rollover Max* benefit from Delta Dental, you can save some of your unused benefit dollars to be applied to future services that would otherwise exceed your plan maximum.

Rollover Max is easy and automatic.

- To qualify for *Rollover Max,* **you must receive at least one cleaning or oral exam in the plan year.** If you don't receive a cleaning or exam, you won't be eligible to rollover any of your benefit dollars to the following year.
- In addition, your paid claims must not exceed the Plan Year Maximum "threshold" amounts outlined in the chart below.
- Once you qualify, some of your unused annual Plan Year maximum benefit dollars will automatically rollover for use in your next plan year and beyond. The amounts are outlined in the chart below.
- Annual Plan Year Maximum dollars are used first. *Rollover Max* dollars are used after the annual maximum amount for your plan has been exhausted.
- *Rollover Max* dollars cannot be applied to orthodontic treatment or other lifetime benefits.
- You must be enrolled for dental coverage before the 4th quarter of the plan (10/1-12/31) to qualify for the rollover that year.

How *Rollover Max* works.

The chart below shows how *Rollover Max* is calculated based on your plan's annual Plan Year Maximum level.

Rollover Max increases your dental benefit value.

You get more flexibility in planning and paying for your dental care, as well as the peace of mind knowing you have more benefits—if you need them, when you need them. Best of all, *Rollover Max* comes as part of your Delta Dental coverage.

	Your Plan Year Maximum benefit amount.	If your total yearly claims don't exceed this threshold amount.	Then you can roll over this amount to use next year, and beyond.	Your accumulated rollover total will not exceed this amount.
Dental Plan	**$1,500**	**$700**	**$500**	**$1,250**

How to check your *Rollover Max* balance online:

- Log on to your account at **deltadentalma.com** (You'll need to register if this will be your first visit.)
- Click on Benefit Maximums.
- The rollover amount for each member will be listed under *Rollover Maximum*.

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DELTA DENTAL®

A HEALTHY SMILE FOR LIFE!

Through Care and Prevention, You Can Prevent Oral Health Problems

WHAT CAUSES CAVITIES?

- Bacteria in your mouth.
- Frequent snacking and sipping sugary drinks.
- Not cleaning your teeth well.

REDUCE YOUR RISK FOR CAVITIES?

- Brush for two minutes, twice a day, with fluoride toothpaste.
- Brush your teeth after eating sugary or starchy foods.
- Floss daily to remove food trapped between teeth.
- Chew Xylitol gum.

PROTECT YOUR TEETH WITH SEALANTS

- A dental sealant is a thin, plastic coating painted on the chewing surfaces of teeth -- usually the back molars – to prevent tooth decay
- Takes only a few minutes to apply a sealant to a tooth.
- Last for 5 years or longer.

WHO SHOULD GET SEALANTS

- Adults with a history of cavities or have molars with deep grooves.
- Children when their first molars (ages 6-7) and second molars (ages 12-13) emerge.

What is Gum Disease?

- Periodontal disease is an infection of your gums and jawbone.
- Gingivitis is an infection in your gums.

GUM DISEASE:

- Gets worse if not properly treated.
- Can be passed on to other family members.
- Can appear without symptoms so people may not know they have it.
- May affect the outcomes of other diseases, such as diabetes and heart disease.
- May lead to premature birth in pregnant women.

How Is Gum Disease Treated?

- A deep cleaning by your dentist to remove the bacteria that is damaging your gums.
- Prescription mouth rinse or fluoride toothpaste, or other medicine to use at home.
- Some people may need gum surgery.

STAY HEALTHY AFTER TREATMENT FOR GUM DISEASE

- Floss daily.
- Brush twice a day.
- Visit your dentist every six months for oral exams and cleanings.
- Use any at-home products your dentist recommends.
- Do not chew or smoke tobacco.

DELTA DENTAL

Delta Dental of Massachusetts

Z SONIC

Keeping your teeth clean is easier – and less expensive – than ever

As a member of Delta Dental, you can now take advantage of significant discounts on two kinds of Z Sonic toothbrushes, as well as replacement heads.

With your member discount, you can get the premier Z Sonic toothbrush for $59.95, $140 off the Manufacturer's Suggested Retail Price (MSRP). The offer also includes 2 brush heads & 1 charging base. And as a member you also get discounts on replacement heads.

The Z Sonic pulses 31,000 – 48,000 times a minute and features 5 brushing modes (Clean, Whiten, Polish, Massage, and Sensitive) to customize your tooth cleaning experience.

Take Your Sonic Cleaning on the Road

If you travel and want to keep your mouth healthy on the road, you can also pick up a Z Sonic travel toothbrush for $14.50. This portable, battery powered, toothbrush gives you the benefits of sonic brushing in a size that can fit in your carry on, in the glove compartment or in your desk drawer.

Save On Replacement Heads Too

You can also get replacement heads for both the Z Sonic or Z Sonic Mini at 50% off retail costs.

And if you buy replacement heads and the toothbrush together, you can get FREE shipping.

Here's How to Order:

Online

- Go to: **myzsonic.com/DDMA**
- Add products to your cart
- Enter payment information

By Phone

- Call **1-888-228-7706**
- **Be sure to mention that you are a Delta Dental of Massachusetts member**

Discount Codes:

- Z Sonic – $59.95
  (MSRP: $199.95)
- 4 Regular Brush Heads – $21.88
  (MSRP: $43.76)
- 4 Premium Brush Heads – $25.88
  (MSRP: $51.76)
- Z Sonic Mini Travel Toothbrush – $14.50
  Promo Code: DDMA4
  (MSRP: $19.95)
- 4 Z Sonic Mini Brush Heads – $14.00
  (MSRP: $28.00)

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Delta Dental of Massachusetts and Z Sonic are independent, unaffiliated companies.

The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00.

SP1328 (2.20)

YOUR HEARING HEALTH CARE PROGRAM FOR LIFE

Delta Dental of Massachusetts

CUSTOM HEARING SOLUTIONS

We find the solution that best fits your lifestyle and your budget from one of our 10 brands.

RISK-FREE 60-DAY TRIAL

100% money-back guarantee if not completely satisfied. No restocking or return fees.

CONTINUOUS CARE

1-year free follow-up care, 2 years free batteries, and a 3-year warranty.*

GREAT PRICES ON HEARING AIDS

The average discount you get on hearing aid prices is 62 percent.

ACCESSING YOUR DISCOUNT

IS AS EASY AS...

1. Call Amplifon at 1-888-402-1394 and we'll find a provider near you
2. We'll explain the Amplifon process and help you schedule an appointment
3. We'll send information to you and the provider, ensuring your discount is activated

www.amplifonusa.com/ddma

ADDITIONAL MONEY-SAVING OFFER!*

CALLTODAY:1-888-402-1394

*Savings on top of our already discounted pricing.
Please bring this offer with you to your appointment.

$50 off one hearing aid

OR

$125 off two hearing aids

*Some exclusions apply. Limited to one-time claim for loss and damage. Deductibles may apply.

Hearing services are administered by Amplifon Hearing Health Care, Corp. Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Delta Dental of Massachusetts and Amplifon are independent, unaffiliated companies.

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Make your benefits go further by choosing the *right* dentist

DELTA DENTAL®

Did you know that the cost for a filling, a crown or other dental procedures can vary from dentist to dentist? This means that you could end up paying more – and in some cases much more – based on which dentist you choose. The good news is that we've made it easy for you to get the best price for care every time.

Just choose a dentist from our Delta Dental PPO network.

Here is an example of what you can save on a porcelain crown:

	BIGGEST SAVINGS		
When you visit a:	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-Participating Dentist
"Retail" fee charged by dentist:	$1,288	$1,288	$1,288
Our lower, negotiated fee:	$907.30	$1,209.74	No Lower Fee
Benefit Level	50%	50%	50%
What you pay:	$453.65	$604.87	$644.00

SAVE ALL YEAR LONG.

Over the year, dental costs can add up. You can lower your out of pocket expense and make your annual maximum go further by utilizing providers in the Delta Dental PPO network.

When you choose a Delta Dental PPO dentist, your coinsurance is calculated off of a lower provider fee, using less of your annual maximum and lowering your out of pocket expense.

And because you are a Delta Dental of Massachusetts member, the Delta Dental PPO providers will not ask you for additional money beyond our discounted rate. In short, with participating providers you'll receive more services for less money.

HOW CAN I FIND A DELTA DENTAL PPO DENTIST?

By choosing a PPO dentist you will receive services for the lowest costs; and there are more than 228,000 dentists in the Delta Dental PPO Network of dentists. It's likely there is one near your home or work.

You can find a Delta Dental PPO dentist near you by visiting **www.deltadentalma.com** or calling us at the number on your member ID card.

You can also obtain an estimate of what your services will cost by utilizing the cost estimator tool found on the Delta Dental mobile App. To download our app on your device visit the App Store (Apple) or Google Play (Android) and search Delta Dental. Or, scan the QR code at right.

SCAN TO DOWNLOAD DELTA DENTAL MOBILE

DELTA DENTAL®

Please note: The Delta Dental PPO Network, is not the same as the Delta Dental Premier Network. Even though you have access to both networks, the discounts are not the same between the two networks.

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Delta Dental of Massachusetts

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Boston, MA 02129
www.deltadentalma.com

DELTA DENTAL

Delta Dental mobile app

Manage your benefits anytime, anywhere

Your oral health is important to Delta Dental — and to your overall health! We've designed our mobile app to make it easy for you to make the most of your dental benefits. Maximize your health, wherever you are! Search for a dentist near you, check claims and coverage, estimate costs for care, view ID cards and more, right on your mobile device.

Getting started

Delta Dental's mobile app is optimized for iOS (Apple) and Android devices. To download our app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or, scan the QR code at right. You will need an internet connection in order to download and use most features of our free app.

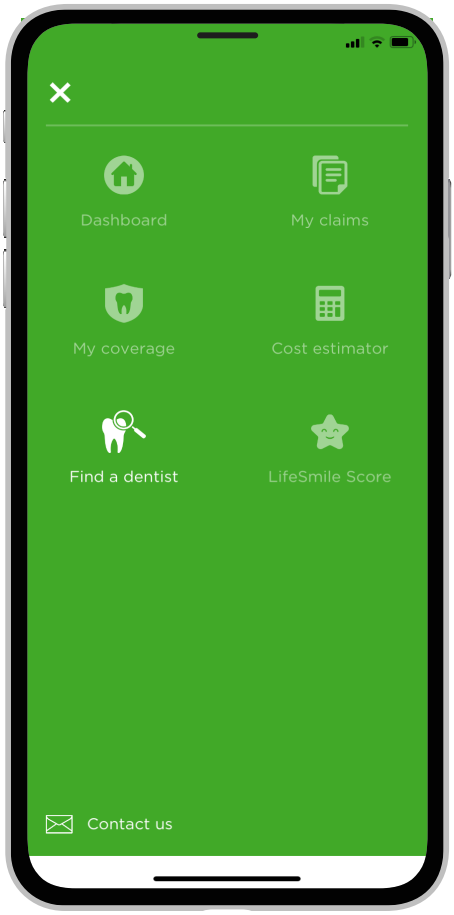
SCAN TO DOWNLOAD DELTA DENTAL MOBILE

Logging in to view benefits

Delta Dental subscribers can log in using the username and password they use to log in to our website. If you haven't registered for an account yet, you can do that within the app. If you've forgotten your username or password, you can also retrieve these via the Delta Dental mobile app.

Delta Dental mobile app features

Log in to access the full range of tools and resources



Mobile ID card

No need for a paper card. View and share your ID card from your phone, and easily save it to your device for quick access, including Apple Passbook and Google Wallet.

My coverage and my claims

View information on your plan and coverage details, and check the status of claims for you and your family. Easily add your dependents to your account so you can access the whole family's coverage in one spot.

Find a dentist

It's easy to find a dentist near you. Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.

ENHANCED Dental Care Cost Estimator*

You can easily estimate your costs and coverage before you to to the dentist with our Dental Care Cost Estimator. Our easy to use tool combines your benefits with your deductible and information from your dentist to give you the best estimate possible.

LifeSmile™ Score

Do you know how your smile scores? Learn more about your personal oral health risk profile by taking our simple risk assessment survey.

*The cost estimator tool only generates estimated costs and cannot be relied upon for the actual costs. The members should carefully review their benefit terms and speak with their dentists before the dental procedures are undertaken.

Secure access to your benefits

You must log in each time you access the secure portion of the mobile app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed by clicking the lock icon on the main menu.

DELTA DENTAL®

What to Expect at the Dentist

Your dentist offices will be taking extra measures to keep you and your family safe. This may include pre-appointment questions to gauge potential exposure to COVID-19, temperature checks, changes to check-in and waiting room procedures, extra cleaning and sanitation throughout the office and additional personal protective equipment for patients and staff, including face shields, face masks and gowns.

Your dentist can explain when they will be reopening and the specific steps they are taking to keep you safe. This can also help you decide whether now is the right time for care.

What to expect at dentist appointments?

The next time you go to the dentist, things may be a bit different because of COVID-19. Here are some of the changes you might see.

Prior to your appointment:

- To allow social distancing between patients, you may have fewer appointment time options or need to wait longer to get an appointment.
- You may be asked screening questions to make sure you do not have COVID-19 symptoms or have not been in contact with anyone with COVID-19.

Day of appointment:

- You may be asked similar screening questions about having COVID-19 symptoms.
- You may be asked to take your temperature when you come into the building.
- You may be asked to wait in your car until you get a call or text to come in.
- Waiting rooms may have fewer chairs and there won't be magazines or toys.
- Many offices will ask you to wear a mask. If you have one, you may want to bring it with you.
- You may be asked to wash your hands or use sanitizer before going to the treatment room.

During your appointment:

- Staff may be wearing face shields and head coverings.
- Treatment may be modified to reduce the amount of aerosols created.
- You may see additional dividers, such as Plexiglas, at the front desk and throughout the office.

This content is provided for general information, is not intended to provide medical or dental advice, and should not be relied upon as a substitute for professional medical or dental advice, diagnosis or treatment. No dentist/patient relationship is established by this content. No diagnosis or treatment is being provided.

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Things You Can Do

Keep up your oral hygiene at home

Keeping up with your home oral health care is more important than ever! With proper care, you can decrease your risk for tooth decay and gum disease, which can weaken your immune system.

Take care of your teeth and gums with a thorough, at-home oral care routine that includes regular brushing, flossing and healthy eating.

For tips on keeping your oral health in check, visit the Delta Dental of Massachusetts web site at: www.deltadentalma.com/Your-Oral-Health. You'll get age-based tips so you and your family get the right preventive care at the right time, and an oral heath library with articles on an extensive list of mouth health topics. Take a few minutes to read our quarterly = Grin! magazine. You can even take a quiz to assess your oral health.

We're still here for you

And no matter what is happening, Delta Dental of Massachusetts is here for you. You can give us a call at 800.872.0500 with your questions and our Customer Service team will be there to help. Our hours are:

Monday–Thursday, 8:30 a.m.–8 p.m. and Friday, 8:30 a.m.–4:30 p.m.

If your questions are about your plan, an ID card (or replacement card) or finding a dentist, log into our secure member portal or download and use the Delta Dental mobile app. Just visit deltadentalma.com to get connected. These resources are available 24/7. And if you haven't yet registered for the member portal or downloaded the app, now is a great time to do so.

During this critical time, our customer service team is focusing their efforts on answering questions that cannot be answered via our automated technology tools.

Tips to Prevent the Spread of COVID-19

Wash your hands with soap and water for at least 20 seconds.

Avoid close contact with people and shaking hands. Use other noncontact methods of greeting.

Stay home if you are sick except to get medical care.

Cover coughs and sneezes with a tissue or the inside of your elbow.

Clean and disinfect frequently touched surfaces daily.

Don't share a toothbrush or mouthwash and replace your toothbrush after you are sick.

Source: Centers for Disease Control and Prevention

DELTA DENTAL®

Talk to a Dentist Online With Virtual Visits

Delivered by TeleDentistry.com

Delta Dental of Massachusetts members can now schedule a virtual visit with a dentist 24/7 using their smartphone, tablet or computer

Virtual visits are available to Delta Dental of Massachusetts members for urgent dental problems through their existing Delta Dental coverage. A virtual visit is an effective way to receive care and avoid the emergency room.

You can schedule a virtual visit when you:

- Are having a dental emergency or an urgent dental concern.
- Need access to a dentist after hours and your dentist isn't available.
- Need to consult with a dentist while traveling.

TeleDentistry.com dentists diagnose the problem and provide treatment options. You will be referred to a Delta Dental dentist for follow-up care.

The TeleDentistry.com dentist will email you consultation notes and direct you to follow up with your provider. If you have not established care with a Delta Dental network dentist, TeleDentistry.com will provide you with a list of local Delta Dental network dentists for follow-up care.

This service supplements Delta Dental's current plan coverage and should be used after business hours, holidays and weekends, or when your regular dentist is unavailable.

TeleDentistry.com services are only available to current Delta Dental of Massachusetts members. A TeleDentistry.com consultation counts as a problem-focused exam under your dental plan.

IT'S EASY TO SCHEDULE A VIRTUAL VISIT

Delta Dental has partnered with TeleDentistry.com to provide virtual visits.

Here's how it works:

Step 1 – Go online to teledentistry.com/ddma.

Step 2 – Complete a brief registration and health questionnaire.

Step 3 – You'll be connected with a TeleDentistry.com dentist to begin your visit.

TeleDentistry.com is backed by the power of Preventistry™, Delta Dental of Massachusetts' groundbreaking and unique approach to transforming the oral health care system. Preventistry combines clinical innovation, actionable data and digital engagement to provide a higher level of care and improve the health of our members.