

## Carrier Contact Information

### Prepaid Dental Plans

DeltaCare USA  
P.O. Box 1803  
Alpharetta, GA 30023  
(800) 422-4234  
[Deltadentalins.com/state](http://Deltadentalins.com/state)

MetLife  
P.O. Box 14410  
Lexington, KY 40512-4401  
(800) 880-1800  
[Metlife.com/safeguard/soc](http://Metlife.com/safeguard/soc)

Premier Access  
8890 Cal Center Drive  
Sacramento, CA 95826  
(888) 534-3466  
Fax: (866) 379-3247  
[Socdhmo.com](http://Socdhmo.com)

Western Dental Plan  
530 South Main Street, 1st Floor  
Orange, CA 92868  
(866) 859-7525  
[Westerndental.com/state-of-ca](http://Westerndental.com/state-of-ca)

### Delta Dental Plans

Delta Dental  
P.O. Box 997330  
Sacramento, CA 95899  
(800) 225-3368  
[Deltadentalins.com/state](http://Deltadentalins.com/state)



Benefits Division  
1515 S Street, North Building, Suite 500  
Sacramento, California 95811-7258  
(916) 322-0300  
CalHR.ca.gov

## 2023 Dental Plans for Retired Employees

You and your dependents may be eligible for state-sponsored dental insurance, available from one of several dental plans. You may enroll in a retiree dental plan at the time of retirement or during the annual Open Enrollment period. Changes in coverage are also permitted during Open Enrollment.

There are three types of dental plans available:

Prepaid Plans:

### **DeltaCare USA, MetLife Enhanced, Premier Access, and Western Dental**

- The prepaid plans require you and your eligible dependents to use a dentist from a specific list of dentists who are located in California and who contract with your selected prepaid carrier.
- Dentists receive a flat fee for each member assigned to their offices.
- Most basic services are covered at no cost.

Indemnity Plan:

### **Delta Dental PPO plus Premier Basic Plan—Group No. 9949**

- The indemnity plan allows you to select the dentist of your choice throughout the United States and worldwide.
- You have access to the Delta Dental PPO and Premier networks; however, you will usually save the most when you visit a PPO dentist. You will generally have the highest out-of-pocket costs when you visit a non-Delta Dental dentist.
- The plan limits the amount of paid coverage for each specific type of dental treatment. You pay any remaining balance due based on the type of dental treatment you receive.

Preferred Provider Organization (PPO):

### **Delta Dental PPO—Group No. 9946**

- The PPO plan provides services through its network of participating dentists and allows you to see the dentist of your choice throughout the United States and worldwide and still be covered.
- Your present dentist may be a PPO member of Delta Dental; however, not all Delta Dental contracted Dentists are members of the PPO network. If you receive services outside of the PPO network, your share of the dentist's fees may be substantially higher. You may contact Delta Dental to ensure there is a PPO provider available in your service area.
- When using a PPO provider, your cost for services is based on a fee-for-service agreement between Delta Dental and the PPO provider. The plan limits paid coverage for each specific type of dental treatment. You pay any remaining balance due based on the type of dental treatment you receive.

The tables on the following pages will help you compare coverage and costs.



CALIFORNIA DEPARTMENT OF HUMAN RESOURCES  
Benefits Division

additional information located at

[www.calhr.ca.gov](http://www.calhr.ca.gov)

## Coverage and Costs for Certain Procedures

Prepaid Plans	DeltaCare USA, Premier Access, and Western Dental	MetLife Enhanced
<b>Who is Eligible?</b>	Retirees and Dependents	Retirees and Dependents
<b>Diagnostic and Preventive Benefits</b> (two cleanings annually)	No charge	No charge*
<b>Basic Benefits</b>	No charge	No charge
<b>Crowns</b>	\$50	No charge
<b>Bridges, Full and Partial Dentures</b>	\$65 and up	No charge
<b>Implants</b>	<b>Premier Access and Western Dental only</b>	Not covered
<b>Orthodontia</b>	\$1,000, plus up to \$250 for start-up costs	\$1,000, plus up to \$250 for start-up costs

\*MetLife Enhanced provides the availability for a third cleaning to the retiree and all enrolled dependents.

Indemnity and PPO Plans	Delta Dental PPO plus Premier Basic No. 9949	Delta Dental PPO plus Premier Basic No. 9949	Delta Dental PPO In-Network <sup>1</sup> (PPO Dentists) No. 9946	Delta Dental PPO Out-of-Network (non-PPO Dentists) No. 9946
<b>Who is Eligible?</b>	Retirees	Dependents of Retirees	Retirees and Dependents	Retirees and Dependents
<b>Diagnostic and Preventive Benefits</b> (two cleanings annually)	No charge <sup>2,3</sup>	No charge <sup>2,3</sup>	No charge <sup>2,3</sup>	20% <sup>3</sup>
<b>Basic Benefits</b>	10%	10%	10%	20%
<b>Crowns</b>	20%	50%	20%	50%
<b>Bridges, Full and Partial Dentures</b>	50%	50%	40%	50%
<b>Implants<sup>4</sup></b>	50%	50%	50%	50%
<b>Orthodontia</b>	50%	50%	50%	50%
<b>Lifetime Orthodontia Maximum</b>	\$1,000	\$1,000	\$1,000 adult/ \$1,500 children	\$1,000 adult/ \$1,000 children
<b>Annual Deductible</b>	\$50	\$50 person/ \$150 family	\$25 person/ \$100 family	\$75 person/ \$200 family
<b>Calendar Year Maximum (CYM)</b>	\$2,000	\$1,500 per person	\$2,000 per person	\$1,000 per person

<sup>1</sup>The level of benefits and covered services shown here are based on services provided by a PPO plan dentist; for services provided by a non-PPO plan dentist, the level of benefits is lower.

<sup>2</sup>Diagnostic and preventive benefits are exempt from the deductible.

<sup>3</sup>Includes a third cleaning for high-risk patients.

<sup>4</sup>Implants subject to the CYM.

## 2023 Retiree Dental Premiums

The state pays all or part of your premium, depending on the plan you select and the number of dependents you wish to cover. The following tables show dental premiums effective January 1, 2023.

### Prepaid Dental Plans

The state will pay 100 percent of the premium for retirees in prepaid plans.

Level of Coverage	DeltaCare USA	MetLife Enhanced	Premier Access	Western Dental
<b>Party Code 1</b>	\$19.44	\$16.06	\$13.93	\$15.77
<b>Party Code 2</b>	\$31.90	\$27.18	\$22.57	\$26.02
<b>Party Code 3</b>	\$44.13	\$33.48	\$31.61	\$36.91

### Delta Dental PPO plus Premier Basic Plan—Group No. 9949

Level of Coverage	State Share	Retiree Share	Total Premium
<b>Party Code 1</b>	\$38.12	\$12.71	\$50.83
<b>Party Code 2</b>	\$66.56	\$22.19	\$88.75
<b>Party Code 3</b>	\$96.21	\$32.07	\$128.28

### Delta Dental PPO—Group No. 9946

Level of Coverage	State Share	Retiree Share	Total Premium
<b>Party Code 1</b>	\$34.84	\$11.61	\$46.45
<b>Party Code 2</b>	\$67.73	\$22.58	\$90.31
<b>Party Code 3</b>	\$101.91	\$33.97	\$135.88

### Eligibility

You are eligible to enroll or continue enrollment in a state-sponsored dental plan as a retiree if you are enrolled in (or eligible for) a state-sponsored dental plan on the date of your separation from employment, retire within 120 days of your separation, and receive a monthly retirement allowance from the California Public Employees' Retirement System (CalPERS). If you are enrolled in Delta Dental PPO plus Premier Enhanced or MetLife Standard as an active employee, your plan will be changed to Delta Dental PPO plus Premier Basic or MetLife Enhanced after you retire. These plans are not available for retired employees and are only available through the Consolidated Omnibus Budget Reconciliation Act (COBRA).

If you are a retired state employee and have questions regarding your eligibility, contact the CalPERS, Member Account Management Division toll-free at (888) 225-7377.

### For More Information

For more information on dental plans, please contact CalHR or visit [CalHR.ca.gov](https://www.calhr.ca.gov). Please consult each dental plan's evidence of coverage for detailed information and plan limitations. To obtain a list of each plan's member dentists please call or visit the websites of the plans listed on the back of this brochure.