

A&M Dental PPO vs. DeltaCare USA HMO

Depending on where you live or work, DeltaCare HMO may not be available in your area.

*You cannot change plans during the middle of the plan year, so please read carefully.

A&M Dental PPO

With this plan you have access to a wider list of dentists.

To find network dentists in your area, go to:

<http://www.deltadentalins.com/tamus>.

Select **PPO** or **PREMIER**

DeltaCare USA Dental HMO

For this plan, you are initially assigned to one primary care dentist in your area. **If you wish to change dentists, you must contact Delta Care HMO at 1 (800) 422-4234.**

To find network dentists, go to:

<http://www.deltadentalins.com/tamus>. Select **DELTACARE**

(The DeltaCare USA plan is not available in all parts of Texas.)

To receive treatment by a specialist, a referral is required.

	Emp Only	Emp + Spouse	Emp + child	Emp + Family
A&M Dental PPO	\$30.00	\$60.00	\$63.00	\$96.00
Delta Care HMO	\$21.08	\$37.48	\$37.76	\$58.66

DENTAL PLANS



A&M Dental (PPO)

Greatest flexibility of dentists

Higher monthly premium

Deductible & Coinsurance

3 cleanings per year

\$1,500 annual max benefit

DeltaCare USA (HMO)

Primary Care Dentist and specialist referrals required

Lower monthly premium

Fee schedule with copayments

2 cleanings per year

No annual maximum benefit

	A&M Dental PPO	Dental Care USA HMO
	You Pay	You Pay <i>(Must use HMO Provider – Only available in TX, TN, FL, GA, CA, DC, MD, CO, NY & UT)</i>
Deductible	\$75 person/\$225 Family	\$0
Maximum Benefit	\$1,500 person	\$0
Preventive	\$0 (in-network)	\$0 (in-network), \$5 cleaning
Basic	20% Coinsurance	Pre-set fees
Major	50%	Pre-set fees
Orthodontic	50%	Pre-set fees