

Maximizing Your Benefits: How the Confederation Keeps Quality Dental Care Affordable

Through our negotiated group rates and health fund contributions, high school teachers receive top-tier dental coverage at a fraction of the actual cost. By covering at least 50% of the Delta Dental plan costs for members and their dependents, the Youngstown Diocesan Confederation of Teachers significantly lightens the financial load for educators. This substantial contribution unlocks access to comprehensive coverage—including 100% covered preventive care and extensive network savings—making quality dental health affordable for members and their families.

Matthew DiRuzza with Sirak Financial Services is the agent for our dental benefits with Delta Dental. If you have any questions, problems, or issues please call or email one of his benefit specialists Jennifer Cassidy & Jennifer Stayer.

Sirak Financial ~ [330.493.3211](tel:330.493.3211)

Jennifer C ~ jcassidy@sirakfinancial.com

Jennifer S ~ jstayer@sirakfinancial.com

You may also contact Delta Dental directly if you have questions, please call our Customer Service team at [800-524-0149](tel:800-524-0149) (TTY users call 711) or look online at <https://www.DeltaDentalOH.com>.

Youngstown Diocesan Confederation of Teachers Group number 0666.

Online Access at <https://www.memberportal.com/mp/delta/>

Our online Member Portal lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more -- all at your own convenience.



Delta Dental
of Ohio is proud
to be **your dental
benefits provider.**



Have you scheduled your preventive dental visit?

Regular dental visits can prevent many oral health problems or help identify them earlier when treatment may be simpler and more affordable.

Get help when you need it.



Customer service
800-524-0149

Live help is available Monday–Friday,
8:30 a.m. to 8 p.m. ET.

An automated system is available at
all other times.

- Eligibility and benefit information
- Claim status
- Find a dentist near you



Your benefits 24/7
www.memberportal.com

Utilize our mobile-friendly Member Portal to:

- Review coverage and claims information
- Find a dentist near you
- Access online ID card
- Estimate dental care costs, and more!

Click the “Sign up!” link to register or
sign in with your username and password.

www.deltadentaloh.com | 800-524-0149



Stay Informed About Your Dental Benefits With Member Portal

Member Portal is designed to give you 24/7 access to important information regarding your dental benefits.

Use this secure online tool for access to eligibility information, current benefits information, claims information and more.

Once you have logged in to Member Portal, remember to sign up for electronic delivery of Explanation of Benefits (EOB) statements. You will be able to view your EOBs online and print copies when necessary.



All users must first register to gain access to the Member Portal. Privacy of your online benefit information is assured through highly secure encryption technology.

Get started today

1. Visit www.memberportal.com.
2. Log in.

NOTE: Member Portal has replaced Consumer Toolkit®. If you currently have a Consumer Toolkit account, your username and password for Consumer Toolkit will work for Member Portal.

- If you have already registered, enter your credentials and click the “Login” button.
- If you are new to Member Portal, click the “Sign up!” link to register.

NOTE: You will need the subscriber’s (the person whose name is on the benefit package) member ID. The member ID is an assigned number unique to the subscriber. In most cases, the member ID is the same as the subscriber’s Social Security number.

3. Complete required fields and follow the on-screen instructions.
4. Select your own username and password to access the site.

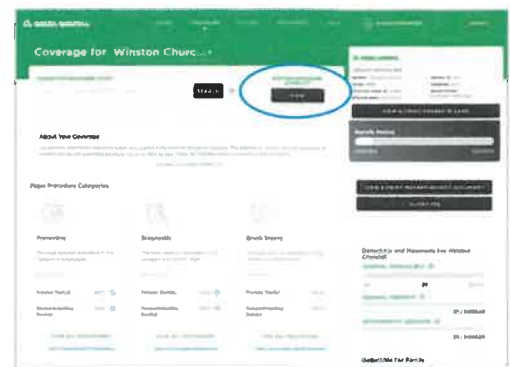
Additional help can be accessed through the Help menu within Member Portal. If you need further assistance, call Toolkit Support at 866-356-0301.



Member Portal features

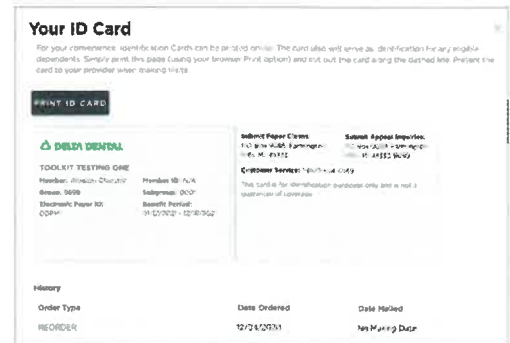
Find your benefits

Confirm eligibility and review benefits by clicking the **Coverage** link at the top.



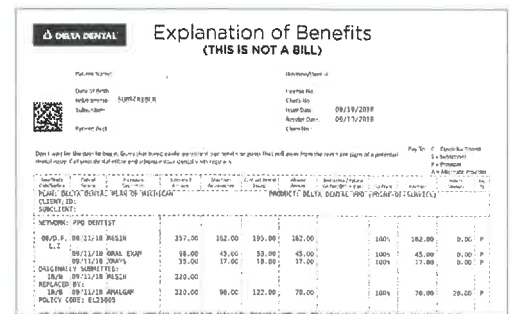
Print ID card

View and print your ID card 24/7 by following the **Print ID Card** link.



View your EOBs

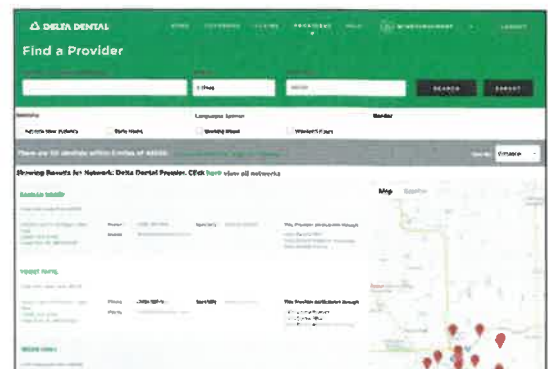
Review and print EOBs by clicking the **Claims** link and entering the dates and patient's name.



Find a dentist

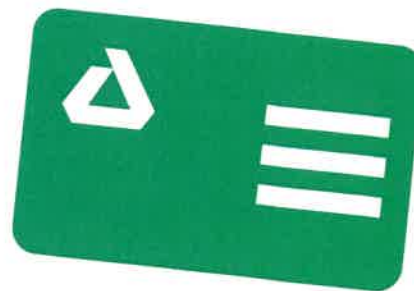
Use the **Find a Provider** link to select your Delta Dental network and find a participating dentist near you.

Nationwide, three out of four dentists participate in of Delta Dental networks, which means members have lots of choices nearby.



ID Card Not Required

Delta Dental members receive our top-notch services without a printed ID card. Simply tell your dentist that you're covered by Delta Dental, and the office staff will take it from there!



However, if you would prefer to carry an ID card with you (either in electronic form or paper), get it one of these easy ways.

» Use the free Delta Dental mobile smartphone app

Download an electronic ID card through the Delta Dental mobile smartphone app for Apple® and Android™ devices. Need the app? Scan the QR code here or go to http://delivr.com/2c9vx_qr from your device.



» Log in to Consumer Toolkit*

Go to Delta Dental's Consumer Toolkit at www.consumertoolkit.com to print a card. Once logged in, click the "Print ID Card" link on the left-side menu. You will see your member ID card displayed on the screen. Use your print function to print as many copies as desired.

» Call customer service

Delta Dental customer service can assist you at 800-524-0149, Monday-Friday 8:30 a.m.-8 p.m.

Delta Dental of Ohio
Dental Benefit Highlights for
Youngstown Diocesan Confederation of Teachers #0666



Delta Dental PPO™ (Point-of-Service)	Delta Dental PPO™ Dentist	Delta Dental Premier® Dentist	Nonparticipating Dentist
Coverage effective January 1, 2027	Plan Pays	Plan Pays	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Palliative Treatment - to temporarily relieve pain	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
Periodontal Maintenance - cleanings following periodontal therapy	100%	100%	100%
Basic Services			
Minor Restorative Services - fillings and crown repair	85%	85%	85%
Endodontic Services - root canals	85%	85%	85%
Periodontic Services - to treat gum disease	85%	85%	85%
Oral Surgery Services - extractions and dental surgery	85%	85%	85%
Major Restorative Services - crowns	85%	85%	85%
Other Basic Services - misc. services	85%	85%	85%
Relines and Adjustments - to dentures	85%	85%	85%
Major Services			
Prosthodontic Repair - to bridges, implants, and dentures	50%	50%	50%
Prosthodontic Services - bridges, implants, dentures, and crowns over implants	50%	50%	50%
Orthodontic Services			
Orthodontic Services - braces	50%	50%	50%
Orthodontic Age Limit -	through age 18 and under	through age 18 and under	through age 18 and under

* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges and you are responsible for that difference.

Maximum Payment – \$1,500 per Member total per Benefit Year on all services except orthodontic services. \$1,200 per Member total per lifetime on orthodontic services.

Deductible – \$50 Deductible per Member total per Benefit Year limited to a maximum Deductible of \$150 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, brush biopsy, X-rays, periodontal maintenance, and orthodontic services.

Note - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.

Welcome to Ohio's largest dental benefits family!

As a member of Delta Dental of Ohio, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists – there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

Quality Dental Program

With our quick and accurate claims processing, we pay more than 90% of claims in 10 days or less. Delta Dental also offers world-class customer service from our BenchmarkPortal Certified Center of Excellence call center.

Online Access

Our online Member Portal lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more – all at your own convenience.

A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

Questions?

If you have questions, please call our Customer Service team at 800-524-0149 (TTY users call 711) or look online at <https://www.DeltaDentalOH.com>.