

Next Stage™ Women's Health Program FAQs

What is Next Stage™ Women's Health?

A first-of-its kind, holistic program that supports women's health needs during pregnancy and menopause. Next Stage™ Women's Health offers tailored benefits and education to support women's oral health and overall well-being.

Why is Delta Dental offering a specialized program to help members during pregnancy and menopause?

During pregnancy, a spike in progesterone and estrogen can lead to gingivitis, gum disease, swollen or bleeding gums, oral growths ("pregnancy tumors") and loose teeth due to hormone changes that softens your body's connective tissues.

During menopause, a decline in estrogen can lead to reductions in jaw bone density and saliva production. Patients may experience dry mouth, burning tongue, tooth pain - and even tooth loss. People going through menopause may also be at an increased risk for cavities and developing periodontal disease.

What benefits are included and when are they effective?

When you opt in to the Next Stage™ Women's Health program, the following teeth and gum cleaning procedures are covered at 100% each group plan year.¹ These benefits are effective 24 hours after opting in to the program.

1. Enhanced dental benefits for pregnancy and menopause

- 2 additional exams (up to 4 in the group's plan year)
- Additional bitewing X-rays²
- 2 topical applications of fluoride
- Teeth cleanings, periodontal treatments and plaque removal/scaling combinations (any combination of up to 4 per year)³

2. Partnership perks

Program participants will have access to a curated set of women's health partners, which may include the following:

- Educational resources
- Access to providers who specialize in women's health
- Telehealth services
- Prescription management
- Product discounts



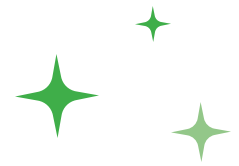
deltadentalins.com/members

Learn more about Next Stage™ Women's Health at deltadentalins.com/members/womenshealth.



What do I need to do to opt in?

Log in to your **online account** and select **Benefits programs** to find registration details. You will need to attest whether you are pregnant or experiencing menopause and be prompted to include your physician's contact information.



How do I reconfirm my eligibility for the following plan year?

You will be notified via email to reconfirm your eligibility. This requires that you log in to your **online account** and re-attest your condition as either pregnancy or menopause.

Can I use my plan's regular pregnancy benefits and Next Stage™ Women's Health benefits at the same time?

Most Delta Dental PPO™ employer-sponsored plans include a standard pregnancy benefit. However, Next Stage™ Women's Health provides pregnant members a richer set of benefits. If you choose to opt in, these benefits will replace the standard pregnancy benefit if offered in your plan.

If offered by my employer, can I opt in to more than one benefit program at the same time?

As an eligible plan member, you may only opt in to one program at a time. If you want to switch programs, you'll need to opt out of your current program before enrolling in another.

Are Next Stage™ Women's Health's enhanced dental benefits available from any provider?

Yes, enhanced dental benefits are available from any provider. We encourage you to choose a provider in our PPO or Premier network as visiting an out-of-network provider may result in additional out-of-pocket costs.

Is this program available to DeltaCare® USA members?

No. Currently only qualified members enrolled in a Delta Dental PPO plan are eligible.



For additional questions about your benefits or coverage, contact us at deltadentalins.com/contact.

¹ Next Stage™ Women's Health benefits are subject to any applicable maximums and deductibles under the terms and conditions outlined in your Evidence of Coverage. Please review your plan booklet for specific details about your coverage.

² Please consult with your dentist about the exact type and number of X-rays required.

³ Please consult with your dentist about the exact procedure combinations required for your treatment.

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