

# Delta Dental Frequently Asked Questions

The intent of these questions is to assist employees to better understand the Delta Dental product and how they can utilize the program. This is a working document, which means the answers are based on our understanding of the plan. Please see the Summary Plan Description for further clarification. Delta Dental has the final determination on how services are covered.

## 1. What are the advantages of visiting a Delta Dentist?

Neither PPO dentists nor Delta Dental Premier dentists will balance bill you above Delta Dental's allowed amount.

Delta dentists submit all claim forms directly to Delta Dental and will only require you to pay your portion of the costs at the time of treatment. Many non-Delta dentists require you to pay all of the costs up front and wait for reimbursement.

## 2. Can using a Delta dentist save me money?

PPO dentists are reduced fee-for-service dentists, which means that they agree to accept a reduced fee as payment in full for their services. You will usually have the lowest out-of-pocket costs when you visit a PPO dentist.

Delta Dental Premier dentists provide a safety net if you visit a non-PPO dentist. While their fees are not generally as low as a PPO dentist, they do agree to accept Delta Dental's maximum allowed fee as payment in full. By visiting a Premier dentist, you may have lower costs than if you visit a non-Delta dentist, who can bill you up to, their submitted charge.

## 3. How do I know if a dentist participates in Delta Dental's PPO Network?

Delta Dental offers a large and accessible network of dentists, but not every dentist makes a decision to participate. We recommend that you verify your dentist's status in Delta Dental's PPO network before each visit. Please be aware that asking if they "accept Delta" does not guarantee that they are considered in-network. It simply means they will file your claim for you. You still may be charged the full fee up front.

## 4. How do I find a PPO dentist online?

Log on to [www.deltadentalins.com](http://www.deltadentalins.com)

- Click on the Dentist Directory tab
- Select DeltaPreferred Option (DPO/PPO)
- Enter your search criteria such as city, zip code, type of dentist or specific name
- A list of available matches with an option map and driving directions will be displayed Delta Dental Insurance Company

**5. What happens if I visit a dentist that is not in the PPO network?**

You have a safety net with Delta Dental. The Delta Dental Premier network provides balance-billing protection when you can't find a PPO dentist, and our Premier dentists agree not to balance bill you above Delta's allowed amount. They will also file the claim for you and agree to accept payment directly from Delta Dental.

**6. Do I need to select a primary dental care provider?**

No. The Delta Dental PPO program allows you to visit any licensed dentist and change dentists at any time.

**7. Do I need to obtain a referral?**

No referrals or pre-authorizations are necessary; however, Delta Dental strongly encourages you to obtain a pre-determination for any treatment plan totaling more than \$300. Your Delta dentist can submit this for you and review the costs associated with your treatment.

**8. How are claims filed?**

If you visit a Delta dentist, the dental office will file the claim form on your behalf. If you visit a non-participating dentist, you may have to file your claim form yourself by mailing the completed form to the address indicated on the form. You can print claim forms from our web site at [www.deltadentalins.com](http://www.deltadentalins.com).

**9. Are ID cards required?**

Delta dentists do not require an ID card for a dental visit. Delta Dental verifies eligibility through their claims processing system by referencing the primary enrollee's ID number.

**10. How do I contact the customer service department?**

Delta Dental has an automated eligibility and benefit information line, which operates seven days a week at 800-616-3629. Delta Dental's customer service representatives are also available Monday through Friday from 6:15 a.m. to 6:30 p.m. Central time.

**11. What information is available from the web site?**

After your effective date, you can find benefit information for you and your dependents on our web site at [www.deltadentalins.com](http://www.deltadentalins.com).

Our online service lets you:

- Review benefits and verify eligibility
- Inquire about claims status
- Print an ID card.
- View dentist directories for all Delta Dental networks
- Downloadable forms

## 12. What is a pre-treatment estimate (predetermination)?

Enrollees can better understand their payment responsibilities and minimize out-of-pocket expenses by using a free Delta Dental service called a “pre-treatment estimate” (also called a predeterminant).

Here’s how the service works: Before patients agree to receive any prescribed, major dental treatment, they can ask their dentists to send the treatment plan to Delta Dental for a pre-treatment estimate. This is especially helpful:

- If they are considering extensive treatments that exceed \$300 (such as crowns, wisdom tooth extractions, bridges dentures or periodontal surgery).
- To ensure a procedure is covered.
- To see if they will exceed their annual maximum benefit and thus incur additional out-of-pocket costs.

To estimate treatment costs in advance, the dentist sends Delta Dental a proposed treatment plan, along with relevant x-rays. We first check that the services are covered. We then calculate how copayments and dollar maximum limits might affect the patient’s share of the cost.

The dentist receives an estimate of the amount we will pay for approved services and the amount for which the patient will be responsible. (Patients will need to figure in any deductibles.)

In the future, enrollees also will receive a copy of their pre-treatment estimates.

These estimates, which are not required to receive coverage, take about two to three weeks to be processed.