



Call Delta Dental toll-free at **800-873-4165** from 8 a.m. to 8 p.m. (EST) every business day or visit our website at deltadentalins.com/StateofDelaware

Frequently Asked Questions

How often can enrollees receive diagnostic and preventive services?

There are several key benefits under the State of Delaware's Delta Dental plan. These include:

- You may receive two dental exams, two cleanings (prophylaxes), two fluoride treatments (to age 19) and two bitewing x-rays in any 12-month contract period.
- Pregnant women are eligible for an additional oral exam and their choice of an additional prophylaxis; or a periodontal scaling/root planing for up to four quadrants; or an additional periodontal maintenance procedure.
- Full-mouth x-rays may be taken once every three years.
- The annual maximum is \$1,500 per person.

Do enrollees have the freedom to select the dentist of their choice?

With your Delta Dental program, you have complete freedom of choice in selecting a dentist. *You can select any licensed dentist at any time for any covered service.* Your choice of dentist can determine your savings.

You will likely save:

- Most if you visit a dentist who participates in the Delta Dental PPOSM network;
- Some if you visit a dentist who participates in only the Delta Dental Premier[®] network;
- Least if you visit a dentist who does not participate with Delta Dental.

How do I know if my dentist is participating?

Delta Dental's website at deltadentalins.com/StateofDelaware features an online dentist directory. You can search for dentists by name, practice name and address. You can get directions and maps to dentists' offices online. You can also call Delta Dental's toll-free number – **800-873-4165** – and a customer service representative can tell you if your dentist participates with Delta Dental – or your dentist's office can tell you if your dentist participates with Delta Dental.

What if I'm currently having treatments?

Delta Dental covers treatment completed after your plan's effective date.

Will I have to submit my own claim form?

Delta Dental participating dentists take care of all paperwork for you, including submitting your claims. If you visit a dentist who does not participate with Delta Dental, you may need to submit a claim form. Claim forms are available for downloading from Delta Dental's website at deltadentalins.com/StateofDelaware or you can contact Delta Dental at **800-873-4165** to request a form be sent to you.

All claims are processed at Delta Dental's regional headquarters in Mechanicsburg, Pennsylvania, regardless of where you live or where you received treatment. Please send your claim form to:

Delta Dental
P.O. Box 2105
Mechanicsburg, PA 17055-2105

How long will it take to process my claim?

Delta Dental typically processes claims in 10 or fewer calendar days from the date Delta Dental receives the claim, provided it is complete and eligibility can be verified. If your dental office participates with Delta Dental, you will receive notification that payment was made to your dentist. This notice will advise you of the amount of the bill for which you are responsible. If you have not already paid your dentist your portion of the bill, this is something you should do once you know how much you owe. If your dental office does not participate with Delta Dental, then Delta Dental sends its payment to you.

How can I find out what my benefits are or whether my claims have been approved?

Delta Dental's website has a number of services that make it quick and easy to get information about your dental benefits.

You can get information about your account online via a secure log-in system. Information includes program benefits, your and your dependents' eligibility, status of deductibles, maximum usage and claim status. Just log on to deltadentalins.com/StateofDelaware and follow the links to Online Services.

Delta Dental's website also has helpful information about how to get the most from your dental coverage, and dental health tips on such topics as caring for children's teeth, the dangers of mouth piercing, and coping with teeth grinding. You can also download a claim form for those occasions when you may use a non-participating dentist.

Delta Dental can accept customer service inquiries of any nature over the Internet. Our customer service representatives promptly respond to questions and comments on such matters as claim status, enrollee eligibility, and group benefits.

You can also call Delta Dental's toll-free number and a customer service representative will be happy to answer your questions about your benefits and any of your claims.

When is a dentist required to accept Delta Dental's allowances? When can a dentist balance bill?

Balance billing occurs when a dentist bills you for the difference between the dentist's actual charge and the amount benefited by Delta Dental for the service.

Delta Dental's participating dentists are prohibited from balance billing. They agree to accept Delta Dental's allowances or their fees – whichever is less (the Allowed Amount) – as payment in full. The Allowed Amount is the maximum amount that a participating dentist can charge for a covered service. Delta Dental pays a portion of the Allowed Amount. You are responsible for paying the difference between Delta Dental's payment and the Allowed Amount. Participating dentists are paid directly by Delta Dental, and by agreement cannot bill you more than the applicable copayment or deductible for covered services. You also may be responsible for charges that exceed your annual benefit maximum or for services that are not covered benefits.

Under your program – Delta Dental PPO plus Premier – you have access to two Delta Dental networks with different fee schedules for services. Delta Dental PPO features lower allowances for dentists, which means lower out-of-pocket costs for you than under the Delta Dental Premier program. Premier offers a much larger network but higher out-of-pocket costs.

Dentists who do not participate with Delta Dental are not limited in the amount they may charge for services and are free to bill you for their total fee. Delta Dental will send its share of Delta Dental's allowance to you. Your out-of-pocket cost equals the difference between the non-participating dentist's actual bill and Delta Dental's payment to you. By selecting a participating dentist, you usually limit your out-of-pocket costs.

How does Delta Dental handle alternative treatments?

Whenever there are optional plans of treatment with different costs, Delta Dental will pay only for the applicable percentage of the least costly course of treatment, provided that the least costly course of treatment will restore the oral condition in a professionally accepted manner. You would be responsible for payment of the balance of the treatment cost.

Such optional treatment includes, but is not limited to, specialized techniques involving gold, precision partial attachments, overlays, implants, bridge attachments, precision dentures, personalization or characterization such as jewels or lettering, shoulders on crowns or other means of unbundling procedures into individual components not customarily performed alone in generally accepted dental practice.

Additional questions?

Call us toll-free at **800-873-4165** from 8 a.m. to 8 p.m. every business day
or visit our website at deltadentalins.com/StateofDelaware

Delta Dental
One Delta Drive
Mechanicsburg, PA 17055