



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

Frequently Asked Questions

How is the Delta Dental plan different from the previous indemnity plan?

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

- The annual maximum has increased to \$1,500 per person from \$1,000 per person previously.
- You now may receive two dental exams, two cleanings, two fluoride treatments and two bitewing x-rays in any 12-month contract period instead of once in every six-month period.
- Full-mouth x-rays now may be taken once every three years instead of once every five years.

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 dentist in any network at any time for any covered service.* Your choice of dentist can determine your savings.

- You'll save more if you visit a dentist who participates in the Delta Dental PPO network;
- You'll save moderately if you visit a dentist who participates in only the Delta Dental Premier® network;
- You'll likely save 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 web site at www.WeKeepYouSmiling.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?

Procedures that are begun (opened or prepared) – such as crowns, root canals, dentures and bridgework – prior to the effective date of Delta Dental's coverage are considered to be the responsibility of the previous carrier. Delta Dental considers itself liable for a procedure once the procedure irrevocably begins after the effective date of Delta Dental's coverage.

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 web site at **www.WeKeepYouSmiling.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's regional headquarters in Mechanicsburg, Pennsylvania, regardless of where you live or where you received treatment. Please send your claim form to:

Delta Dental
One Delta Drive
Mechanicsburg, PA 17055

How long will it take to process my claim?

Delta Dental typically processes claims in 10 calendar days or less 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 web site 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 **www.WeKeepYouSmiling.com/StateofDelaware** and follow the links to Online Services.

Delta Dental's web site 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 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 always limit your out-of-pocket costs.

When do Delta Dental's allowances for services apply?

You are eligible for Delta Dental's allowances when you receive services that are covered benefits. In the event Delta Dental receives a claim for a covered service that results in your exceeding your annual maximum benefit amount, you will be responsible for paying the difference between the amount paid by Delta Dental that results in your reaching your maximum allowable benefits and Delta Dental's allowance for the service if it was provided by a Delta Dental participating dentist. If the service was provided by a non-participating dentist, you are responsible for paying the difference between Delta Dental's payment and the dentist's actual charge.

If you receive a service that is not a covered benefit, you will be responsible for payment of the dentist's actual charge, regardless whether the dentist participates with Delta Dental or not.

If a service you receive is subject to frequency limitations and you exceed the limitation, you will be responsible for paying the dentist's actual charge for the service. Services that exceed a limitation on frequency are not eligible for Delta Dental's allowance for the service, regardless of the attending dentist's participation status with Delta Dental.

Services received by dependents who are no longer eligible because they exceed age limitations or are no longer enrolled in college are not eligible for Delta Dental's allowances, regardless of the attending dentist's participation status with Delta Dental.

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 web site at **www.WeKeepYouSmiling.com/StateofDelaware**

Delta Dental
One Delta Drive
Mechanicsburg, PA 17055