



*A Publication for
Enrollees of the
State of Delaware*

For Your Benefit

Welcome To Delta Dental!

Delta Dental is pleased to be your dental claims administrator. Delta Dental's goal is to make the use of your dental benefits as user-friendly as possible. Here is some useful information about your program. Please contact us with any questions you may have.

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The Delta Dental DifferenceSM

As a Delta Dental enrollee, you enjoy a number of benefits that we call The Delta Dental DifferenceSM.



➔ **Lower out-of-pocket costs.** When you visit a Delta Dental participating dentist you save money. Delta Dental dentists accept agreed-upon fees – Delta Dental's Maximum Plan Allowances – as payment in full. These allowances mean lower fees to the dentist and lower costs to you since your copayment will be less. Depending on the type of treatment, you may not even have a copayment. By selecting a participating dentist,

you can limit your out-of-pocket costs. A dentist who does not participate with Delta Dental does not contract to limit your costs.

➔ **Largest dentist network.** With more than 171,000 dental offices across the country participating with Delta Dental, chances are your dentist already is a Delta Dental dentist.

➔ **Freedom of choice of dentists.** You can choose any dentist in any network at any time for any covered service and receive applicable benefits, but you can improve your benefits by choosing a Delta Dental dentist.

(Continued on page 2)

www.WeKeepYouSmiling.com/stateofdelaware

Find Delta Dental dentists, get benefit

Looking for a Delta Dental participating dentist near you?

Want to know your program benefits?

That information and more is just a click away at Delta Dental's web site: www.WeKeepYouSmiling.com/stateofdelaware.

Delta Dental's web site features:

- **Online dentist directory.** Search for Delta Dental participating dentists by name, location, address, radius distance, specialty and network type. Directions and maps to dentists' offices are also available online.
- **Program benefits and eligibility.** Access – through a secure login system – your account information, including program benefits, eligibility, status of deductibles, maximum usage, and claim status.

- **Claim forms.** Download a claim form for those occasions when a non-participating dentist's services are used. Delta Dental participating dentists handle claim forms and all other paperwork for Delta Dental enrollees.
- **Customer service.** Delta Dental can accept inquiries of any nature through the "Contact Us" section of Delta Dental's web site. Customer service representatives promptly respond to questions and comments on such matters as claim status, eligibility, benefits and dentist network participation.
- **Dental health tips.** Learn how to get the most from your dental coverage. Get information on such diverse topics as caring for children's teeth, and coping with teeth grinding.



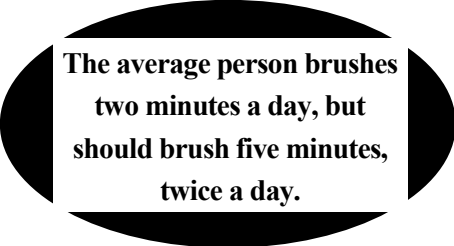
We keep you smiling[®]

The Delta Dental Difference (Continued from page 1)

- **No balance billing.** Delta Dental dentists will not charge you any more for covered services than your copayment and deductibles, if applicable, before Delta Dental has processed your claim. With a non-participating dentist, you will be responsible for paying the dentist's total bill and then submitting a claim for reimbursement of Delta Dental's portion of its allowance.
- **Claims convenience.** Delta Dental dentists handle the normal paperwork for your dental visit by submitting the claim to Delta Dental directly. In turn, Delta Dental pays benefits directly to participating dentists. With a non-participating dentist, you may have to pay the dentist's fee at the time of treatment, and you may have to send in the claim form for reimbursement.
- **Quality steps.** By processing and closely reviewing claims, Delta Dental makes

sure the care you receive is effective. Hands-on reviews by licensed dentists retained as consultants ensure that services on any extensive claim meet customary benefit conditions before the claim is processed. Delta Dental's predetermination process lets you see in advance whether proposed treatments are eligible for benefits and what your out-of-pocket costs will be.

- **Pre-existing conditions covered.** Delta Dental provides benefits for pre-existing conditions in the interest of your good dental health.



Overview of Dental Benefits

Maximum Plan Allowance (MPA)

Delta Dental calculates a Maximum Plan Allowance (MPA) for use in payment by Delta Dental and by its enrollees to fee-for-service dentists. MPA is an amount determined by Delta Dental from claim charges submitted on a regional basis for a given service by dentists of similar training within the same geographical area. These charges are blended by Delta Dental with dentist fee information from a number of other sources, including dentist fee filings, using various factors, subject to regulatory limitations and adjustment for extreme difficulty or unusual circumstances.



Maximums

Most dental programs have an annual or lifetime dollar maximum. This is the maximum dollar amount a dental plan will pay toward the cost of dental care within a specific benefit period. The patient is personally responsible for paying costs above the maximum.

Deductibles

Most dental plans have a specific dollar deductible. It works like your car insurance deductible. During a benefit period, you personally will have to pay a portion of your dental bill before your benefits carrier will contribute to your bill.

Copayments

Many insurance plans have a copayment policy. That means the benefits carrier might pay a predetermined percentage of the costs of your treatment, and you are responsible for paying the balance. What you pay is called the copayment, or out-of-pocket cost. It is paid even after a deductible is reached.

Delta Dental recognizes there are many factors to consider in selecting a dentist. Delta Dental pays the applicable benefits for services provided by participating and non-participating dentists. However, you enjoy the greatest benefits when you visit Delta Dental participating dentists.

If your dentist is not a Delta Dental dentist but would like to learn more, ask him or her to call Delta Dental toll-free about participation, with no obligation, at **(800) 471-7091 ext. 4916**. In any case, Delta Dental gives you the choice on your dentist selection.

How Your Delta Dental Program Works

| Procedure: Crown | Delta Dental PPO | Delta Dental Premier® | Non-Participating |
|--|----------------------------|------------------------------|------------------------------|
| Example of Fee Charged | \$1,200 | \$1,200 | \$1,200 |
| Sample Plan Payment Allowance | \$900 | \$1,100 | \$1,040 |
| Percentage of Allowance Paid by Delta Dental | 50% | 50% | 50% |
| Delta Dental Pays | \$450 | \$550 | \$520 |
| Patient Pays | \$450 (\$900 - \$450 =) | \$550 (\$1,100 - \$550 =) | \$680 (\$1,200 - \$520 =) |

These are hypothetical numbers for illustrative purposes. Assume no maximum or deductibles are applica-

With Delta Dental, you have complete freedom of choice in selecting a dentist. You can choose a dentist from the **Delta Dental Premier** (Premier) or **Delta Dental PPO** (PPO) networks, or a dentist who does not participate in either network. Your choice of dentist can determine your cost savings.

Your total out-of-pocket payment is least if you go to a PPO dentist, is more if you go to a Premier dentist, and likely will be highest if you go to a non-participating dentist.

PPO dentists will accept the PPO Maximum Plan Allowance (MPA) or the dentist's fee – whichever is less (the

PPO Allowed Amount) – as payment in full for covered services. Delta Dental's benefit is a percentage of the PPO Allowed Amount, which may require a copayment on your part (see table above). Deductibles may also apply.


Premier dentists will accept the Premier MPA (a slightly higher MPA) or the dentist's total charge – whichever is less (Premier Allowed Amount) – as payment in full for covered services. Delta Dental's benefit is a percentage of the Premier Allowed Amount, which may require a copayment on your part (see table above). Deductibles may also apply.


Payment for services performed for you by a Non-Participating Dentist is calculated by Delta Dental using a maximum fee level that may be higher than Delta Dental's Maximum Plan Allowance. Delta Dental pays its Delta Dental Payment to you. You are responsible for payment of the Non-Participating Dentist's total fee, which may include amounts in addition to the Delta Dental Payment amount and services not covered by the Contract.

U.S. and Japanese studies have found that black or green tea has antibacterial powers that may prevent cavities and gum disease.

The best way to save a tooth when it is knocked out is to put it in milk.

Dental Health Tips

 Nearly 40 million Americans suffer from sensitive teeth, a condition that can worsen in the winter months. Dentin hypersensitivity is caused by stimulation of cells located in the layer of tissue found beneath the tooth's hard enamel. When enamel is worn down or gums have receded, root surfaces may be exposed. If you find a tooth that is sensitive to hot and cold, it's best to get a diagnostic evaluation from your dentist to rule out more serious problems such as a cavity or abscess.

 Piercing tissues of the mouth and oral cavity with rings and other objects is a trendy practice that continues to gain in popularity. But dentists warn against the serious consequences to oral and overall health. The following are problems associated with piercing areas around the mouth:


Cheeks: Objects close to the teeth can cause fractures to the teeth and damage tissues around the teeth and cheeks.


Tongue: If a nerve is accidentally pierced, permanent numbness and loss of taste or movement may result. A blood clot in this region can produce a life-threatening stroke.

Lips: Damage to the salivary gland ducts can result in permanent drooling.


Frequently Asked Questions

Feel free to contact us via our toll-free number: **(800) 873-4165**.

 **How long will it take to process my claim?**


 Once received at Delta Dental, claims handled at our processing site typically take about 10 calendar days or less if they are 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, that is something you should do once you know how much you owe. If your dental office does not participate with Delta Dental, Delta Dental will send its payment to you.

 **Am I an eligible enrollee?**

 Eligibility is determined at your organization's benefit office. The information is then sent to Delta Dental for loading into our files for claims processing. Eligibility can be verified by contacting our office via our toll-free phone number


and providing the employee's or member's identification number.

 **What are my benefits?**

 Delta Dental offers many types of dental benefits plans. As an eligible enrollee, you probably have received information outlining your benefits package.

If you call our office, toll free, we can assist you further with detailed information. Our representatives are not authorized to provide predeterminations or payment allowances over the telephone.

 **How can I find a dentist near me who participates with Delta Dental?**

 For a list of participating dentists, check our web site at www.WeKeepYouSmiling.com/stateofdelaware under "Dentist Directory" or call us at (800) 873-4165.

Over 40 percent of Americans have at least one tooth that would benefit from treatment.

Predetermination

Predetermination enables you and your dentist to know in advance what the Delta Dental payment will be for any service that may be in question.

Delta Dental strongly recommends a predetermination if total charges are expected to exceed \$300.

Your dentist should submit the claim before performing services.



Delta Dental acts promptly in returning the predetermination voucher to your dentist (with a copy to you), explaining patient eligibility, scope of benefits,

and the period of time for completion of services.

Delta Dental's payment of the predetermined amount is dependent

upon continued employee eligibility. Payment may be reduced due to coordination of benefits with other coverage for which the patient is eligible.

Once the service is completed, the voucher with service dates and signatures should be submitted to Delta Dental for prompt payment.

How To File A Claim

With Delta Dental, participating dentists will submit claims for you. But, if you visit a non-participating dentist, you may need to submit your own claim. Just follow these easy steps to ensure efficient processing.

- Obtain a claim form from your human resource office, or from Delta Dental by calling **(800) 873-4165** or by visiting Delta Dental's web site at www.WeKeepYouSmiling.com/stateofdelaware.
- Present it to the attending dentist when making a first visit. If a predetermination is necessary, the dentist will submit the claim to Delta Dental in advance of planned treatment. Otherwise, your dentist will perform the service and then submit the claim.
- If the predetermination process is favorably completed, the form will be returned to the dentist to render the planned treatment.
- On completion of the covered predetermined course of treatment, the dentist will submit the claim for payment. Delta Dental will pay the attending dentist if he/she is a Delta Dental participating dentist. If he/she is not, Delta Dental will send its payment to you for covered benefits.
- Delta Dental will notify you in writing of the amount of benefits which are paid on your behalf and the amount which you must pay (called a Notice of Payment).



All claims are processed at Delta Dental's regional headquarters in Mechanicsburg, Pennsylvania, regardless of where you live or where you received treatment.

Jaw muscles can contract with a force as great as 55 pounds on the incisors and 200 pounds on the molars.

Work In Progress

If you have a treatment in progress as you are joining Delta Dental, we aim for a smooth transition.

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.



Procedures that may overlap carriers may require several weeks for completion.

Periodontics and fillings are examples of procedures normally started and completed on the same date of service and would not be affected by overlapping coverage. Delta Dental considers itself liable for a procedure once the procedure irrevocably begins after the effective

date of Delta Dental's coverage. For example, Delta Dental assumes responsibility for a crown when the tooth is prepared (impression made), and for a root canal when the canal is initially opened.

Delta Dental's payments are automatically sent directly to participating dentists or the enrollee if the dentist does not participate with Delta Dental. Therefore, you and the dental office do not need to resubmit the claim for periodic payments for treatment as long as an initial claim was sent to Delta Dental. You are expected to notify Delta Dental if treatment ceases early.

For work-in-progress claims for orthodontics when it is a covered benefit, Delta Dental will pay no more than its contracted maximum lifetime amount for orthodontic services minus any payments made by previous carriers.

Toll-Free Access Questions? Concerns?

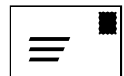
If you ever have a question about your Delta Dental program, please call our toll-free number between 8 a.m. and 8 p.m. (EST), Monday through Friday. You should reference your group number when calling customer service.

(800) 873-4165



Delta Dental's dentally trained representatives will be happy to assist you.

Or write us at:
Delta Dental
One Delta Drive
Mechanicsburg, PA 17055



Test Your Dental Knowledge

1. **Americans use an average of how much dental floss each year:**
 - A. one mile
 - B. 14 inches
 - C. 28 inches
 - D. 16 feet
2. **The percentage of adults who do not visit the dentist regularly is:**
 - A. 50 percent
 - B. 10 percent
 - C. 23 percent
 - D. 5 percent
3. **The percentage of adults with fillings is:**
 - A. 50 percent
 - B. 63 percent
 - C. 78 percent
 - D. 96 percent
4. **The percentage of those over age 65 who do not have all of their teeth is:**
 - A. 40 percent
 - B. 50 percent
 - C. 60 percent
 - D. 70 percent

Answers: 1) B 2) A 3) D 4) A

**Dental examinations can uncover
120 medical conditions.**