

# New Delta Dental policy could save you money on some services

Delta Dental is implementing a new policy in February 1, 2011 that could save you money on procedures that are not covered by your dental plan with the State of Delaware. Delta Dental will require dentists who participate in Delta Dental's networks to accept Delta Dental's discounted fee for a non-covered service so long as your dental plan provides for an alternative procedure that can address the dental condition being treated.

**Example 1:** Suppose you want a posterior composite (white) filling applied to a molar. Your dental plan does not provide benefits for posterior composites, but it does provide coverage for amalgam (silver) fillings or restorations.

In this instance, because an alternative treatment is a covered benefit, the participating dentist would be required to accept Delta Dental's discounted fee – rather than his/her usual fee – for the posterior composite. You would be charged the difference between Delta Dental's payment toward the amalgam filling and Delta Dental's discounted fee for a posterior composite rather than the dentist's whole – often higher – fee.

**Example 2:** You can also save on the cost of a procedure that is subject to frequency limitations. For instance, your dental plan with the State of Delaware provides for two cleanings in a year. If you were to get a third cleaning in a year, your Delta Dental participating dentist could charge you no more than Delta Dental's discounted fee for that third cleaning, rather than the dentist's whole – probably higher – fee.

**Example 3:** The policy does not apply to cosmetic-only procedures, such as veneers or crowns provided purely for aesthetic purposes, or to large reconstruction cases where the entire bite is changed as a result of crowns and bridges or implants (as itemized in Delta Dental's standard list of limitations and exclusions).

Delta Dental's non-covered services policy is available to Delta Dental enrollees, including their enrolled dependents.

Contact Delta Dental at 1-800-873-4165 for more information on this new policy.