



Welcome to Delta Dental of North Carolina!

Effective June 1, 2017, you will be covered under Delta Dental PPOSM plus Premier and will have access to two of the nation's largest networks of participating dentists: Delta Dental PPOSM and Delta Dental Premier[®] network. Delta Dental is honored that you have chosen us, and we look forward to serving you. For more details, please review the enclosed Summary of Benefits.



How can I save?

Delta Dental PPO and Delta Dental Premier Dentists

- Submits claims for you
- Only charges you for your coinsurance and deductible, if any; no balance billing
- Out-of-pocket costs are likely to be lower

Nonparticipating Dentists

- May require you to submit your own claims
- May charge you the full cost of a procedure at the time of service
- Will receive payment directly from Delta Dental

How will the dentist receive payment?

Delta Dental PPO and Delta Dental Premier Dentists

Payment will be sent directly to your dentist.

Nonparticipating Dentists

Payment will be sent directly to your dentist. You will be responsible for your coinsurance and deductible along with any difference between what the nonparticipating dentist charges and our nonparticipating dentist fee.

What is the difference between a Delta Dental PPO and a Delta Dental Premier dentist?

Though your benefit level for dental services will remain the same regardless of the participating status of the dentist, **your out-of-pocket costs will likely be the lowest if you use a Delta Dental PPO provider.** This is because Delta Dental PPO providers have agreed to accept a lower fee (in other words, they've agreed to a larger claim discount) than Delta Dental Premier dentists would accept. Because your coinsurances (if any) are based on a percentage of this fee, the dollar amount of the coinsurance will be lower if the dentist accepts a lower fee. Please see our included pricing samples for a detailed example.

How can I find a participating dentist or find out if my dentist participates?

You can find participating dentists by visiting our website at www.deltadentalinc.com or by calling Delta Dental's Customer Service department at 800-662-8856.

What if my dentist does not participate and I would like Delta Dental to recruit him/her?

If your dentist is not a participating dentist you can request that we recruit them by visiting our website at www.deltadentalinc.com and completing the "Refer Your Dentist" form or by calling or emailing our Customer Service department. You can also talk to your dentist about joining a Delta Dental network.

Should I tell my dentist my coverage changed?

Yes! Please tell your dentist that Delta Dental of North Carolina is providing you with coverage under a Delta Dental PPO plan. See enclosed benefit highlights for your dental plan benefits.

Where can I find information about my eligibility and claims?

Once you are enrolled with Delta Dental, you can review your eligibility status, claims information, and benefits by visiting our Consumer Toolkit[®] at www.deltadentalinc.com. This toolkit will also enable you to print your own ID cards and can provide you with oral health tips.

What if I have met all or a portion of my \$100 lifetime deductible or annual maximum?

If you have met your *lifetime deductible* or annual maximum prior to *June 1, 2017 under the NCBA group dental plan*, the *\$100 lifetime deductible* and annual maximum used to date from your previous carrier will be carried forward to Delta Dental of North Carolina. Proof of the *\$100 lifetime deductible* or annual maximum payment will be provided by NCBA.

What if I am in the middle of treatment?

We encourage you to complete multiple-step procedures in progress (like crowns, bridges, or dentures) prior to your effective date with Delta Dental. However, Delta Dental *will* cover services that are completed after your effective date where applicable.

How will orthodontic claims be processed?

If orthodontic treatment is currently in progress for you or one of your dependents, please ask your dentist to submit a new treatment plan to Delta Dental. The remaining liability of the claim will be recalculated based on the number of months left in the treatment plan. Delta Dental will also receive the orthodontic lifetime maximum history from your previous carrier. Your orthodontic maximum benefit available under your new plan will be reduced by the benefit amount used under your previous plan. Monthly orthodontic payments will be made until the orthodontic lifetime maximum is met, or orthodontic treatment has been completed, whichever comes first.

Where should claims be submitted for services rendered prior to my effective date?

Claims for dental services rendered prior to your effective date must be submitted to your previous dental carrier to receive reimbursement.

What if I have other questions?

If you have other questions about your dental benefits, please contact Delta Dental's Customer Service department at 800-662-8856.



Pricing Example Delta Dental PPO

		Delta Dental PPO Dentist ¹	Delta Dental Premier Dentist ²	Out-Of-Network Dentist ³
ADULT CLEANING	Submitted fee:	\$80.00	\$80.00	\$80.00
	Maximum Approved Fee:	\$54.00	\$77.00	\$63.00
	Coverage level:	100%	100%	100%
	Amount Delta Dental Pays:	\$54.00	\$77.00	\$63.00
	AMOUNT YOU PAY:	\$0.00	\$0.00	\$17.00
CROWN	Submitted fee:	\$950.00	\$950.00	\$950.00
	Maximum Approved Fee:	\$675.00	\$898.00	\$744.00
	Coverage level:	50%	50%	50%
	Amount Delta Dental Pays:	\$337.50	\$449.00	\$372.00
	AMOUNT YOU PAY:	\$337.50	\$449.00	\$578.00

¹ A Delta Dental PPO Dentist is one who has agreed to accept the Delta Dental PPO Fee Schedule amount as payment in full. The Delta Dental PPO Fee Schedule amount is generally lower than the Maximum Approved Fee used for a dentist who participates in Delta Dental Premier.

² The Maximum Approved Fee is the maximum amount Delta Dental has approved for a specific procedure performed by a Delta Dental Premier dentist. Delta Dental Premier dentists agree to accept this amount as payment in full.

³ The Nonparticipating Dentist Fee is the maximum amount Delta Dental has approved for a specific procedure performed by a dentist who does not participate in either Delta Dental PPO or Delta Dental Premier.

For dental services rendered after your effective date, your dentist should send all claims to:

**Delta Dental
P.O. Box 9085
Farmington Hills, MI 48333-9085**

To find a provider use the code below.



www.deltadentalinc.com

