

## Welcome to Delta Dental of Ohio!

Beginning on your effective date, you will be covered under Delta Dental PPO<sup>SM</sup> Standard and will have access to two of the nation's largest networks of participating dentists: Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup> 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 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

#### Delta Dental Premier Dentists

- Submits claims for you
- Only charges you for your coinsurance and deductible, if any, and the difference between the Delta Dental PPO fees and the Maximum Allowable fees.
- 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
- May ask for payment in full up front

### How will the dentist receive payment?

#### Delta Dental PPO and Delta Dental Premier Dentists

Payment will be sent directly to your dentist.

#### Nonparticipating Dentists

You will be responsible for making full payment to your dentist and then Delta Dental will send you the check for covered service.

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

Delta Dental PPO providers accept a lower fee (in other words, they've agreed to a larger claim discount) than Delta Dental Premier dentists would accept. **This means that your out-of-pocket costs will likely be less when visiting a Delta Dental PPO dentist**, because your coinsurance percentage (if any) will be applied to a lesser amount.

If you go to a non-PPO dentist, you can still save money if that dentist participates in another Delta Dental program called Delta Dental Premier<sup>®</sup>. Delta Dental Premier dentists agree to accept no more than their local Delta Dental's Maximum Approved Fee as full payment for covered services. However, our payment for covered services will be based on the amount in the Delta Dental PPO dentist schedule, which is generally lower than the Maximum Approved Fee. You are responsible for the difference between the Maximum Approved Fee and the Delta Dental PPO dentist schedule amount.

### What if I visit a dentist that does not participate?

If you go to a nonparticipating dentist (that is, a dentist who does not participate in Delta Dental PPO or Delta Dental Premier) you will probably have to pay more. Our payment for covered services will be based on the dentist's submitted fee or the amount in the Delta Dental PPO dentist schedule, whichever is less.

### 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.deltadentaloh.com/marathon](http://www.deltadentaloh.com/marathon) or by calling Delta Dental's Customer Service department at 800-524-0149.

### 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.deltadentaloh.com](http://www.deltadentaloh.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 Ohio is providing you with coverage under a Delta Dental PPO Standard 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.deltadentaloh.com/marathon](http://www.deltadentaloh.com/marathon). This toolkit will also enable you to print your own ID cards and can provide you with oral health tips.

### 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.

### 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 800-524-0149.



### Pricing Example Delta Dental PPO Standard

		Delta Dental PPO Dentist <sup>1</sup>	Delta Dental Premier Dentist <sup>2</sup>	Out-Of-Network Dentist <sup>3</sup>
<b>ADULT CLEANING</b>	Submitted fee:	\$80.00	\$80.00	\$80.00
	Maximum Approved Fee:	-	\$77.00	-
	PPO Fee Schedule Amount	\$54.00	\$54.00	\$54.00
	Coverage level:	100%	100%	100%
	Amount Delta Dental Pays:	\$54.00	\$54.00	\$54.00
	<b>AMOUNT YOU PAY:</b>	<b>\$0.00</b>	<b>\$23.00</b>	<b>\$26.00</b>
<b>CROWN</b>	Submitted fee:	\$950.00	\$950.00	\$950.00
	Maximum Approved Fee:	-	\$898.00	-
	PPO Fee Schedule Amount	\$675.00	\$675.00	\$675.00
	Coverage level:	50%	50%	50%
	Amount Delta Dental Pays:	\$337.50	\$337.50	\$337.50
	<b>AMOUNT YOU PAY:</b>	<b>\$337.50</b>	<b>\$560.50</b>	<b>\$612.50</b>

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.deltadentaloh.com](http://www.deltadentaloh.com)

