### DELTA DENTAL®

# 7 ways to make the most of your dental plan

#### DeltaCare® USA



#### 1. Visit your DeltaCare USA general dentist.

With DeltaCare USA, you get straightforward and affordable care from a trusted in-network dentist that you choose. A dentist can also be assigned at first visit if you haven't selected a dentist yet. You must visit a DeltaCare USA dentist to receive plan benefits. You can select or change your dentist anytime online or by phone.1, 2

#### 2. Know your costs.

With DeltaCare USA, you know everything your plan covers and what it costs. No surprises. When you receive treatment, you'll be responsible for paying the copayment for each procedure. Read your plan booklet for a complete list of covered procedures, copayments, plan limitations and exclusions. Reviewing the details of your plan benefits can help you prepare for treatment costs ahead of time and stick to your budget. There are no waiting periods, claim forms to complete, or deductibles — simply pay the copayment listed in your plan booklet or online account.3

#### 3. Seek diagnostic and preventive care.

Your plan includes low- or no-cost cleanings and exams to help prevent problems before they require costly, extensive treatments. To help them get a healthy start, covered children are eligible for dental care from a pediatric dentist through age 13.

#### 4. Create an online account.

Check your coverage or select a dentist anytime at deltadentalins.com. You do not need an ID card to receive care, but if you would like one, you can print one by logging into your online account.

#### 5. Get a referral to a trusted specialist for specialty care.

When specialty dental care is needed, your general dentist will refer you to a trusted specialist in the network.4 If you require specialist services and an innetwork specialist is not within 35 miles. your dentist must obtain authorization from Delta Dental to refer you to an outof-network specialist. Services performed by an out-of-network specialist or









out-of-network orthodontist that are not authorized by Delta Dental are not covered by your plan.<sup>5</sup>

## 6. Complete in-progress orthodontic care.

If you began orthodontic treatment under a previous employer-sponsored plan, you may be covered for continuing treatment with your current orthodontist. The copayments and fees of your previous plan would apply.<sup>6</sup>

#### 7. Say hello to member perks.

Enjoy extra features like oral and overall health savings, exclusive resources and more at www1.deltadentalins.com/memberperks.

You can also get oral health tools and tips at deltadentalins.com/wellness.



#### Learn more

Visit **deltadentalins.com/deltacare** to learn more about the comprehensive and affordable dental coverage offered by DeltaCare USA.



DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, ME, MI, MN, NC, ND, NE, NH, OK, OR, RI, SC, SD, VA, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DC, DE, FL, GA, KS, LA, MS, MT, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

West Virginia: Learn about our commitment to providing access to a quality dentist network at **deltadentalins.com/about/legal/indexenrollee.html**.

Legal notices: Access federal and state legal notices related to your plan: deltadentalins.com > Privacy & Legal center.

<sup>&</sup>lt;sup>1</sup> In AZ, MD, and TX, if you do not select a dentist when you enroll, we will choose one for you. In WY, you do not need to select a general dentist, but you must visit a DeltaCare USA dentist to receive benefits. In the following states, you can maximize your savings when you visit a DeltaCare USA dentist, although you may visit any licensed dentist and receive out-of-network coverage: AK, CT, LA, ME, MS, MT, NC, ND, NH, OK, SD, VT. Refer to your plan booklet for details about your out-of-network benefits.

<sup>&</sup>lt;sup>2</sup> If you have not yet been assigned to a DeltaCare USA general dentist, you can do so by visiting any DeltaCare USA general dentist that is accepting new patients. When your selected dentist files a qualifying claim, you will be added to their roster and they will become your assigned DeltaCare USA general dentist. Once assigned, you must visit this dentist for future visits to receive benefits.

<sup>&</sup>lt;sup>3</sup> Changes received between the first and 15th of the month are effective immediately. Changes received on the 16th through the end of the month will be effective on the first of the next month. Verify that the dentist is your selected DeltaCare USA general dentist before each appointment. In the following states, you can change your dentist any time without contacting Delta Dental: AK, CT, LA, ME, MS, MT, NC, ND, NH, OK, SD, VT, WY.

<sup>&</sup>lt;sup>4</sup> You may have to complete a claim form if you visit an out-of-network dentist, such as for limited emergency treatment or in the following states: AK, CT, LA, ME, MS, MT, NC, ND, NH, OK, SD, VT.

<sup>&</sup>lt;sup>5</sup> Most services not performed by your general dentist must be authorized by Delta Dental. In some states, specialty care benefits are only available for services performed by a DeltaCare USA specialist.

<sup>&</sup>lt;sup>6</sup> This provision may not apply to all plans. Please refer to your plan booklet for specific coverage details.