A “How To” Guide For Delta Dental PPO Enrollees
Welcome to Delta Dental

When you become a Delta Dental enrollee, you get our commitment to your satisfaction. We make sure your dental bills get paid accurately and promptly. We work with Delta dentists to ensure that you are satisfied with the quality of your dental treatment and that your rights as an enrollee are protected.

This guide answers frequently asked questions and provides resources you can use to get more information about your Delta Dental PPO benefits. In this brochure, you will find how to:

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Maximize your PPO benefits

Delta Dental PPO is a preferred provider organization plan. The PPO plan gives you the freedom to visit any licensed dentist. However, to keep down your out-of-pocket costs, you are encouraged to seek care from a PPO network dentist.

What’s the difference between PPO dentists and Delta dentists?
PPO dentists are a select group of Delta dentists who have an agreement with us to provide services to you at moderate fees. You usually receive enhanced benefits when you visit a PPO dentist. If you don’t visit a PPO dentist, it’s still to your advantage to seek treatment from a Delta dentist, whose fees are determined by Delta, to reduce your out-of-pocket expense. Check your Evidence of Coverage booklet or our web site for specific benefit information.

My dentist is not a PPO dentist. Can I still visit him or her?
Your PPO plan allows you to visit any licensed dentist. However, with a non-PPO dentist, there are several ways you could pay more:

- You may be responsible for a higher copayment or deductible or have a lower annual maximum.
- Your benefit level may be the same, but since the fees charged by non-PPO dentists can be higher, your out-of-pocket costs may be greater.

How do I know if my dentist is a PPO dentist?
More than 12,200 California dental offices are part of the PPO network. For the most current list of PPO dentists, visit our web site at www.deltadentalca.org or call (800) 765-6003 and select “3”.

Where do I get claim forms?
Since PPO dentists are Delta dentists and all Delta dentists agree to handle claim forms and other paperwork at no charge, you don’t need to bring claim forms to a Delta dentist. If you visit a non-Delta dentist, we will accept any standard claim or itemized receipt (or, you may print a claim form from our web site).
How do I change dentists?
You can change dentists as often as you need to. You don’t need to seek Delta Dental’s approval.

What happens if I need dental treatment and I am away from home?
Your plan covers you and any eligible dependents anywhere, even in situations that are not an emergency. Remember that you maximize your benefits when you visit a PPO dentist, even out of state. We have nearly 78,000 PPO offices nationwide.

What if I am unhappy with the dental care I received?
If you are unhappy with the care you receive from a PPO or Delta dentist, we can arrange for you to be examined by one of our consulting dentists in your area. If the consultant agrees that the work was faulty, we will ensure that the original dentist either corrects the work at no additional cost or grants a refund. In that case, you are free to choose another dentist and have the treatment corrected.

What happens if I have Delta Dental and my spouse has coverage with another company?
When you have “dual coverage,” your benefits are not doubled, but in most cases, the two carriers will coordinate your benefits so that you may enjoy lower out-of-pocket costs. For more dual coverage information, check our website or request a dual coverage brochure by fax. (See “Use Delta Dental’s web site” and “Find information by phone and fax” in this brochure.) Also, your Evidence of Coverage booklet will have information that is specific to your group dental benefit plan.

Find a PPO dentist
When you visit a PPO or Delta dentist, you do not pay the entire bill in advance and wait for reimbursement from us. Instead, we pay our portion directly to your dentist. You are responsible only for your portion of the bill (any applicable copayments, deductible and/or amount over your annual maximum). The PPO or Delta dentist also handles claim forms and other paperwork for you.

Visit our online directory at www.deltadentalca.org. Click on Finding a dentist in the Enrollees section to search for a PPO dentist. You can specify:

- California or another state
- The dentist network (PPO)
- The dentist’s specialty
- The dentist’s city and/or zip code
- The dentist’s name to find out if a specific dentist participates

The online directory for California provides addresses and phone numbers and additional office information when available (such as office hours, languages spoken, etc.). By clicking on the street address, you can view a map and directions to the dental office.

Use our telephone directory service
by calling (800) 765-6003, option “3” from the main menu. This automated service is available 24 hours a day. You will be asked to provide:

- Your program type (PPO)
- Your five-digit Zip code
- The city or cities (up to three) and state for which you are requesting a listing.
Please allow at least a week for delivery.
We organize our web pages by audience. If you're a Delta Dental enrollee (sometimes called subscriber or member), this section is for you.

Click here to search our online dentist directory.

Access our online eligibility and benefits system to obtain a summary of your benefits and print an ID card.

Find helpful information about your Delta Dental benefit plan, such as how to read your Evidence of Coverage booklet or your Notice of Payment after a visit to the dentist.

Find helpful articles and tips for understanding and maintaining good dental health.
Nominate your dentist for PPO membership

If your dentist is not a Delta Dental PPO dentist, we would be happy to consider him or her for participation in our PPO network.

To nominate your dentist for PPO membership, use the Nominate Your Dentist page on our web site at www.deltadentalca.org. Click on Online help in the Enrollees section.

Or, you can send us a note, telling us the dentist’s name, address, phone number and your name, address and company name. Mail the information to Delta Dental of California, Professional Relations – 5Z, 100 First Street, San Francisco, CA 94105, or fax it to (415) 543-6326.

Talk to your dentist about costs and treatment options

Developing a frank and open relationship with your dentist may be the most important step in your entire dental care experience.

Both you and your dentist have a responsibility to open the lines of communication from the first examination forward. You should disclose your dental history, any prior medical problems, and tell the dentist if you are fearful of dental treatment.

Ask your dentist to explain the pros and cons of each dental treatment option, including the costs of the treatment and the consequences of doing nothing.

You or your dentist can check your dental benefits online at www.deltadentalca.org or by calling DIAL (see page 11). Another way to help determine in advance how much your out-of-pocket expenses will be is to ask your dentist to submit the treatment plan to Delta Dental for predetermination. (See “Determine costs ahead of time” on page 10 for more details).
Determine costs ahead of time

If you are thinking about having extensive or expensive dental work done, you will want to know about a valuable free service called a “predetermination.”

To predetermine the cost of treatment, your dentist sends Delta Dental a proposed treatment plan and relevant x-rays. We check to be sure the services are covered by your dental program. Some services may be limited or excluded. Your dentist will be advised which services are covered, including an estimate of what your share of the cost will be and how much we pay.

Predeterminations are free and usually take about three weeks. They are very useful in helping you and your dentist make informed decisions about your treatment.

Find information by phone and fax

Information about Delta Dental of California and many of our commonly requested forms is available through our electronic library, DocuFax. You can hear eligibility and benefit information over the phone by calling the Delta Information Access Line (DIAL) or have it faxed to you through BeneFax, our automated inquiry system.

To hear benefits and eligibility over the phone, call the Delta Information Access Line (DIAL) toll-free: (800) 765-6003. Follow the prompts to hear eligibility and benefit information in English or Spanish.

To reach BeneFax, call toll-free: (800) 765-6003. Follow the prompts to receive a faxed summary of eligibility and benefits in English or Spanish.

To reach DocuFax, call toll-free: (877) 226-1974. When the call is answered, you will hear easy instructions. The document you request will be sent to your fax machine soon afterwards. Some of the available documents are listed on the next page.
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