

# Getting the most from your Delta Dental PPO plan

Delta Dental PPO is a nationwide preferred provider organization (PPO) plan offered by Delta Dental, one of the nation's largest and most experienced dental benefits carrier. The PPO plan gives you the freedom to visit any licensed dentist anywhere in the world. To keep down your out-of-pocket costs, we encourage you to seek care from a PPO network dentist.

## What are the advantages of the Delta Dental PPO plan?

Your plan offers you and your covered family members the flexibility to visit any licensed dentist, and to change dentists at any time without notifying Delta Dental. This flexibility is important if you need dental care while on a business trip, your children are attending college away from home or your personal dentist isn't a member of the Delta PPO network.

## How do I receive the best benefits through my Delta Dental PPO plan?

When you visit a dentist from the Delta PPO network dentist, you receive the highest level of benefits with the lowest out-of-pocket expense. Our dentists agree to provide treatment to PPO patients at discounted fees determined by Delta, which means your share of the bill (copayments and other fees you pay) will likely be lower.

## What is the difference between Delta PPO dentists and other Delta dentists?

Approximately three out of four dentists are Delta dentists. Delta dentists have an agreement with Delta Dental, which means their fees are determined by Delta, they handle claims paperwork free of charge and they call Delta directly with any inquiries. Because Delta Dental pays its dentists directly, you do not need to pay the entire bill and wait for reimbursement. Instead, you pay only the patient portion of the bill.

More than 48 percent of all dental offices statewide and nearly 40 percent of all dental offices nationwide are part of the Delta PPO network. Our PPO dentists are a select group of Delta dentists who, in addition to offering the advantages mentioned above, have agreed to charge PPO patients lower fees. You may also receive enhanced benefits when you visit a PPO dentist.

## How do I know if my dentist is a Delta PPO dentist?

For the most current list of Delta Dental Premier and PPO dentists, visit our web site ([www.deltadentalca.org](http://www.deltadentalca.org)), or call our toll-free directory service at (800) 4-AREA-DR (800-427-3237).

## What if I choose a dentist outside the PPO network?

Our PPO plan gives you the freedom to make that choice, but there are several ways you may 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 are often higher, your out-of-pocket expense may be greater.



## How do I get the most from my PPO plan?

- ▶ Seek treatment from a Delta PPO dentist.
- ▶ If your current dentist is not a PPO dentist, you can ask Delta to invite him/her to join the PPO network. Request a “Nominate Your Dentist for PPO Membership” card by calling (415) 974-8506 or complete and submit the information on our web site at [www.deltadentalca.org/how/nomdpo.html](http://www.deltadentalca.org/how/nomdpo.html).
- ▶ If you don't visit a PPO dentist, seek treatment from a Delta Dental Premier dentist, whose fees are determined by Delta, to reduce your out-of-pocket expense.

## How can I obtain eligibility and benefits information?

Our secured web site allows enrollees to view that information Monday through Saturday. By entering your last name and the primary enrollee's social security or identification number, you can view information about coverage for enrollees and family members, including maximums and deductibles, benefit levels for standard and orthodontic coverage, and details such as the number of cleanings covered in a year. For those without Internet access, our Delta Information Access Line (1-888-335-8227) gives you the same information through your touchtone phone. We also have a service called BeneFax (1-888-335-8227) that sends detailed enrollee benefits summaries directly to your fax machine.

## What happens if I have the Delta Dental PPO plan and my spouse has coverage with another company?

When you are covered by two dental plans, you have “dual coverage.” While your benefits will not be doubled, the two carriers will coordinate your benefits, so you may enjoy lower out-of-pocket costs.

If, for example, both plans provide two cleanings a year, with 80 percent coverage, you are not covered for four cleanings. Instead, the primary plan (the one offered by your employer) pays 80 percent, and the secondary plan usually covers up to the remaining 20 percent.

Different rules apply for some groups, so check your Evidence of Coverage booklet. A non-duplication of benefits provision limits benefits to those of the secondary plan. For example, if the secondary carrier has a non-duplication of benefits provision, and both carriers cover 80 percent, the total benefit is limited to 80 percent. You are responsible for paying the remainder.

## How can I be sure I'll be able to afford the treatment my dentist recommends?

Your dentist can send your treatment plan to Delta Dental ahead of time, and we'll let you know what your share of the cost will be. This free service is called a predetermination.

## What if I am unhappy with the dental care I receive?

If you contact us, 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 the latter case, you're free to choose another PPO or Delta Dental Premier dentist and still receive your full benefit.

Visit Delta Dental's web site at: [www.deltadentalca.org](http://www.deltadentalca.org)



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