



Maximize Your Dental Plan Visit the Dentist, Use a Network Dentist and Know Your Dental Benefit Plan

Preventive Care Works: Visit the Dentist

You take pretty good care of your teeth, brushing and flossing daily. You don't really have any major dental issues. Is it really necessary for you to schedule dental exams if there's not a problem?

Oral health professionals say there are numerous reasons to keep those checkups on your calendar, even if you take good care of your teeth. Dental checkups continue to be an important part of taking good care of teeth, preventing problems and providing people with greater control of their oral health.

Preventive checkups provide dentists with opportunities to identify and intervene early in dental diseases. Oral disease is the most neglected, but most preventable condition. Early intervention can reduce any pain and the financial costs associated with more severe forms of dental diseases.

For example, periodontal diseases (gum disease) that go unnoticed for lack of a checkup can progress into more serious stages possibly resulting in pain, tooth loss and other problems. If caught early, periodontal disease is easier to manage and, in some cases, reverse. Some form of periodontal disease affects 75% of the U.S. population.

Dental professionals can also use today's dental exams to screen for oral cancers and other health issues that can be difficult to spot on your own. More than 120 diseases can cause specific signs and symptoms in and around the mouth and jaw. Dental professionals performing checkups can spot symptoms that could indicate serious health problems elsewhere in the body that need attention.

The prevention connection extends to recent changes in your health. Checkups allow your dentist to keep up with changes to your health status. Upon learning of medical conditions you've developed or treatments you're receiving, your dentist can recommend strategies to help you proactively counter the negative effects the conditions and treatments would otherwise have on your oral health.

Oral Health is Connected to Overall Health

Your smile and your breath, the foods you can eat and social interactions are all enhanced through better oral health. Dental checkups are a great investment in your oral and overall health.

Save Money with a Network Dentist

You may know you are covered under Delta Dental PPO. And you may have heard of Delta Dental's managed fee-for-service network, Delta Dental Premier. What you may not know is how these plans work together and how you can benefit from the advantages of both.

We call it Delta Dental PPO Plus Premier – our dual network solution that offers a safety net for enrollees who don't use a Delta Dental PPO dentist.

With your plan, you're free to go to any licensed dentist anywhere, regardless of whether the dentist participates in one of our networks. However, you're likely to save money by going to a dentist who participates in the Delta Dental PPO or Delta Dental Premier network. Additionally, network dentists must adhere to our comprehensive credentialing and quality assurance program.

Here's how you can save money with a Delta Dental PPO or Delta Dental Premier network dentist (*please note: these examples are for illustrative purposes only*):

If you go to a PPO dentist, your out-of-pocket expense is likely to be lower because these dentists agree to accept reduced fees as payment-in-full. In the majority of cases, this translates into reduced copayments for you. More than 119,000 dental offices throughout the country participate in the PPO network.

Here’s an example of how you’ll save with a PPO dentist:

Dentist’s billed fee:	\$1,074.00
PPO allowed fee:	\$605.00
Delta Dental pays (50%):	\$302.50
You pay:	\$302.50

The Delta Dental PPO network dentist cannot bill the difference between his or her billed fee and Delta Dental’s allowed fee to the enrollee, saving the enrollee \$469.

If you go to a Delta Dental Premier dentist, you may enjoy savings as well. These dentists have agreed to accept our Maximum Plan Allowances (MPAs) as payment-in-full. If Delta Dental’s fee is lower than what the dentist charges, he or she can’t bill you for the difference. More than 198,000 dental offices throughout the country participate in Delta Dental Premier – nearly three out of every four dentists nationwide.

Here’s an example of how you’ll save with a Delta Dental Premier dentist:

Dentist’s billed fee:	\$1,074.00
Delta Dental maximum plan allowance:	\$901.00
Delta Dental pays (50%):	\$450.50
You pay:	\$450.50

The Delta Dental Premier network dentist cannot bill the difference between his or her billed fee and Delta Dental’s maximum plan allowance to the enrollee, saving the enrollee \$173.

When you use a network dentist, you won’t have to hassle with paper work either since all dentists who participate in our PPO and Premier networks agree to fill out and file claims forms for their patients with Delta Dental coverage. And we reimburse these dentists directly so you won’t have to pay upfront for the amount we cover and wait to be reimbursed.

If you go to an out-of-network dentist, you’ll still be covered, but you may have to pay more because these dentists have not agreed to reduced fees or no “balance billing,” which means you will be responsible for any difference between what we pay and what the dentist charges. You may also have to file your own claim and pay the dentist upfront for what we cover.

Here’s an example of what you’ll pay with a non-network dentist:

Dentist’s billed fee:	\$1,074.00
Delta Dental maximum plan allowance:	\$901.00
Delta Dental pays (50%):	\$450.50
You pay:	\$623.50

A non-network dentist CAN bill the difference between his or her billed fee and Delta Dental’s maximum plan allowance to the enrollee, costing the enrollee an additional \$173 compared to a Delta Dental Premier dentist and an additional \$321 compared to a Delta Dental PPO dentist.

Find a Network Dentist

To find a network dentist, click on Dentist Search at www.deltadentalil.com. Select either Delta Dental PPO or Delta Dental Premier to find a network dentist. You can also call 800-323-1743 to access our automated phone system or reach a customer service representative to find network dentists.

Avoid “Sticker Shock” at Your Dental Office: Ask Your Dentist to Predetermine Services Over \$200

Have you ever agreed to a procedure recommended by your dentist only to get the bill later and balk at the price? Dental coverage is a great benefit that is proven to improve oral health by making dental care more affordable. However, it's not designed to cover every dental service.

When you're not aware of what specific services are covered and at what level under your dental benefits program, it's easy to see how you could be surprised with a bill for a service you thought was covered in full or covered at a larger percentage.

If your dentist recommends a certain procedure that will cost over \$200, ask him or her to determine what the fee will be in advance of performing the procedure so you have a clear understanding of what you will owe. This way, you and your dentist know up front how much will be covered under the benefit program and how much you will be required to pay for the service.

What Else Can You Do to Avoid “Sticker Shock”?

Predetermination is a great way to know how your dental plan will cover your recommended treatment. You can also do the following to understand your benefits prior to treatment:

- **Register for the Subscriber Connection on www.deltadentalil.com.** Through the Subscriber Connection, you can see what your dental benefit plan covers, as well as deductible and maximum information. This can help you as you plan for dental treatment. It also is helpful once you've received the treatment since you can track claim status.
- **Review your certificate of coverage or dental benefits booklet and bring it with you to your dental appointment.** It is to your benefit to review any and all information concerning your dental program. The more you understand your program, the more you will know about what dental services are covered and understand what you may owe your dentist. Bring this information with you when you visit your dentist – that way, you'll both be in the know.