

## Using your plan



DeltaCare USA, the DHMO offered by Delta Dental of California, promotes great dental health for you and your family with quality dental benefits at an affordable cost. By covering many services at little or no cost to you, Delta Dental encourages regular preventive dental visits. When you enroll, you select a contracted DeltaCare USA dentist to provide services for your family.

DeltaCare USA enrollees also enjoy great features including out-of-area emergency coverage, an orthodontic treatment in progress provision and expanded business hours for toll-free customer service.

When you are covered by a DeltaCare USA plan, you and your family members:

- Won't be subject to annual deductibles or maximums
- Will know in advance what your out-of-pocket costs will be
- Won't be subject to restrictions on pre-existing conditions, except for work in progress
- Won't have to complete claim forms and submit them for reimbursement

## What to know before your dental visit

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### Select a DeltaCare USA dentist

When you enroll, Delta Dental will provide you with a current list of DeltaCare USA dentists so that you may choose a dentist that is convenient for you and your family. If you do not select a dentist, we will select a dentist for you. You can change your selected network dentist via telephone or through our web site. Family members may select a different DeltaCare USA dentist (up to three per family) for treatment within the covered DeltaCare USA service area.

### Know the name and location of your DeltaCare USA dentist

You must visit your selected DeltaCare USA dentist to receive benefits under your plan. If you change your DeltaCare USA dentist by the 21st of the month, the change will be effective on the first day of the following month. If your dentist's network status changes, Delta Dental will notify you, but you may always verify your dentist's status with us by calling Customer Service or by visiting our web site – [www.deltadentalins.com](http://www.deltadentalins.com).

### Recommend your dentist

We recognize that many people have a long-standing relationship with their dentist and wish to continue treatment with that dentist. If your dentist is not a DeltaCare USA dentist, we invite you to recommend him or her for inclusion in our network. Please visit our web site and complete the "Nominate Your Dentist" form. We will contact your dentist to discuss how he or she can join our network. You can help by telling your dentist how important your DeltaCare USA benefits are to you and that you would like him or her to consider becoming a network dentist.

### Know your coverage

Following enrollment in DeltaCare USA, you will receive an ID card and a plan booklet. Your booklet contains a complete list of the procedures and copayments that are covered for your plan, as well as plan limitations and exclusions. Delta Dental will also include in your packet the name, address and phone number of your DeltaCare USA dentist. Simply call the dental office to make an appointment. We will notify your DeltaCare USA dentist about your enrollment in the plan, as well as other important details about your coverage such as dependent information, group number and enrollee ID number. One of the great features of the plan is that you have a list of the copayments and covered services so you can always refer to it before your visit to the dentist.

### Check your eligibility and benefits online

You may access your benefits and eligibility, and print additional ID cards online at [www.deltadentalins.com](http://www.deltadentalins.com). If you are visiting our web site for the first time, you will need to complete a one-time registration to log in and verify your plan and eligibility. You may also print an ID card, although it is not required that you present the ID card to receive services. Just provide the dental office with your group number and enrollee ID number. Our secure and convenient online services also allow you to submit a question electronically to Customer Service.

### Dual coverage / Coordination of benefits

If you or your covered family members are also covered by another dental plan (such as a spouse's dental plan), we do not coordinate benefits with the other plan when you receive treatment from your DeltaCare USA dentist. However, if you receive authorized specialist treatment we will coordinate benefits with the other carrier. Ask the specialist to indicate the other carrier's information on the claim form submitted to Delta Dental and we'll take it from there. (Please refer to your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan's coordination of benefits policy.)

### Orthodontic treatment in progress

DeltaCare USA has an orthodontic treatment in progress provision that allows new enrollees to continue treatment with their current orthodontist, so long as the enrollee is in active treatment started under his or her previous employer-sponsored dental plan. Enrollees are responsible for all copayments and fees subject to the provisions of their prior dental plan.

### Transitioning from another plan?

Your DeltaCare USA plan has no exclusion for pre-existing dental conditions or missing teeth. However, if treatment (such as teeth prepared for crowns, root canals in progress and a partial or full denture for which the impression has been taken) was started before the effective date of your DeltaCare USA coverage, it is not covered under this plan. Your DeltaCare USA plan will provide benefits for care started and completed only after the effective date of your coverage.

## What to know during your dental visit

### Talk to your dentist about your health and treatment options

Be sure to share your dental and medical history and any prior complications with your dentist. Dentists can identify signs of more serious health conditions and should be made aware of health information that may be critical to your dental care.

Your hygienist is also a good resource for dental health information to help you guard against tooth decay and gum disease. Take advantage of your visit to find out if you are using proper dental hygiene techniques and tools (for example, if you are brushing and flossing correctly and choosing the most appropriate products for your situation).

Ask your dentist to explain the pros and cons of each dental treatment option, including the cost or consequences of postponing or avoiding treatment.

### Authorizations

Delta Dental must authorize any dental services that are not performed by your DeltaCare USA general dentist, other than emergency treatment. If you require treatment from a specialist, your DeltaCare USA dentist will coordinate any referrals for you.

## General information about types of dentists

Don't wait until you have a serious dental problem before you visit a dentist. Schedule regular dental visits for cleanings and exams — professional care can keep your teeth healthy and keep treatment costs down. Your dental care will always be coordinated through your DeltaCare USA general dentist, but this list can be a helpful resource if your dentist recommends specialty care.\*

### Types of dentists/specialists:

- **General dentists** provide a full range of services for the entire family and may refer you to a specialist if your dental treatment requires specialized skills, experience or equipment. Your general dentist should share your dental records (charts, x-rays) with any specialist you need to see.
- **Endodontists** specialize in diseases and injuries of the tooth pulp, performing such services as root canals.
- **Oral surgeons** remove impacted teeth and repair fractures of the jaw and other damage to the bone structure around the mouth.
- **Orthodontists** correct misaligned teeth and jaws, usually by applying braces.
- **Pediatric dentists (Pedodontists)** limit their practices to children and teenagers.
- **Periodontists** treat diseases of the tissues that support and surround the teeth.
- **Prosthodontists** specialize in the restoration of natural teeth and/or the replacement of natural teeth with crowns, bridges, dentures, implants and other procedures.

\* Some procedures or visits to specialty care dentists may not be covered. Please consult your plan booklet for complete details about limitations and exclusions.



#### Delta Dental's Mission

To advance dental health and access through exceptional dental benefits service, technology and professional support.

#### We Keep You Smiling<sup>®</sup>

#### Why do 23 million enrollees trust their smiles to Delta Dental?

- Substantial savings from our comprehensive cost management systems
- Extensive dentist choice
- A world-class approach to service

## DeltaCare<sup>®</sup> USA

visit Delta Dental's web site at:  
[www.deltadentalins.com](http://www.deltadentalins.com)

## What to know after your dental visit

### If you have questions about your plan or your dental health

With DeltaCare USA, there are no claim forms to submit. And, since you are responsible only for the copayment at the time of treatment, you will not receive a claims statement.

If you have questions, you can check your benefits and eligibility information on our web site or on our interactive voice response telephone line. For more information, you may also contact one of our helpful Customer Service representatives during business hours. For more information, check out our free dental health e-newsletter, *Dental Wire*, which provides valuable dental health topics and information about maximizing your benefits.

### Quality of care

Delta Dental is committed to ensuring you receive quality dental care. We actively monitor the performance of our network dentists to ensure they comply with our criteria for hygiene, quality of care and other rigorous standards. If you have questions about your experience with a DeltaCare USA dentist, please contact our Customer Service department for more information. We can often resolve your questions at the time of your call. If we can't provide the information you need during your call, you can rest assured that we'll make it a priority to follow up with you in a timely manner.

In California, DeltaCare USA is underwritten and administered by Delta Dental of California.