

DENTAL INSURANCE

Customer Service 800-521-2651
Website www.deltadentalins.com



FAQ's



- Q. If I did not enroll when I was first eligible and I elect dental coverage during this Open Enrollment period, when will my coverage take effect?**
- A.** If you enroll in dental coverage now, during Open Enrollment for the 2011 Plan Year, your coverage will take effect January 1, 2011. No late entrant penalties will apply.
- Q. How do I find a participating dentist?**
- A.** To find a current listing of Delta Dental PPO dentist locations:
- Visit Delta Dental's website and click on "Find a Dentist" on their home page.
 - Select "Delta Dental PPO" as your plan network.
- Q. May I choose a non-participating dentist?**
- A.** Yes. You are always free to select the dentist of your choice. However, if you choose a dentist who does not participate in the Delta Dental PPO plan, your out-of-pocket expenses may be more. Compare your options below to help you understand the savings you can receive with a participating provider:

Most potential savings with Delta Dental PPO dentists

- Delta Dental PPO dentists agree to accept Delta Dental PPO contracted fees as full payment.
- You'll usually pay less when you visit a Delta Dental PPO dentist.
- When you visit your dentist, you should ask specifically if he or she is a contracted Delta Dental PPO dentist.

Some savings with Delta Dental Premier dentists

- Premier dentists' contracted fees are usually slightly higher than PPO dentists' contracted fees.
- Premier dentists will not bill you above their contracted fees, so you still receive some cost protections not available with a non-Delta Dental dentist.

No savings with non-Delta Dental dentists

- Non-Delta Dental dentists have no fee agreements with Delta Dental, so you will usually have the highest out-of-pocket costs when you visit a non-Delta Dental dentist.
- You are responsible for the difference between what Delta Dental pays and the dentist's fee.

FAQ's



Q. How are claims processed?

A. Delta Dental dentists can file the claim for you. You will receive a Dental Benefits Statement from Delta Dental after a claim has been filed. This statement will list the services that were provided, the total cost and any amount that you owe to the dentist.

Q. Can I find out what my out-of-pocket expenses will be before receiving a service?

A. Yes. With pre-treatment estimates, you never have to wonder what your out-of-pocket expense will be. You can ask your dentist to get a pre-treatment estimate for any procedure, but this service is specifically designed to help determine costs of an extensive treatment plan, especially those that are expected to exceed \$300.

Q. I currently cover an eligible child on my dental plan who has orthodontic treatment in progress. What will happen when Delta Dental becomes my dental plan on January 1, 2011?

A. Treatment in progress for orthodontia is covered and Delta Dental begins paying during the first eligible month. Delta Dental will verify status of treatment with your orthodontist.

Q. Do I need an ID Card?

A. No, an ID Card is not required. You will receive a card from Delta Dental with initial enrollment, whether you currently have dental and are continuing when the change to Delta Dental occurs or just signing up for the first time. You will also be able to download and print one from the Delta Dental website if you ever need to replace it by following these directions:

- Go to www.deltadentalins.com and log in to **Online Services**. If you are a new user, please select the **Register Today** link and follow the three-step process to register.
- After logging in, click on the **Eligibility & Benefits** tab at the top of the page or the **View Eligibility and Benefits** link under the "Manage Your Account" heading.
- From the **Eligibility & Benefits** page, select **Print an ID card**.
- Then click the **Print** button to print your ID card and the **Close** button to close the screen.

****This information does not guarantee benefits or coverage.** Every effort has been made to report information accurately. However, all information, including the amount of any benefit and employee eligibility for benefits, is subject to and governed by the terms and conditions of the applicable contract, policy or plan document. In all cases where any of the information provided in this guide differs from the amount of benefit actually provided, the terms of the legal documents will control. Employees are encouraged to check their December check to ensure any payroll deductions reflect the enrollment decisions you have made for the 2011 Plan Year. Please notify PCSB Benefits Department immediately if anything appears to be incorrect.