

Using your plan



DeltaCare USA promotes great dental health for you and your family with quality dental benefits at an affordable cost. When you enroll, you select a contracted DeltaCare USA general dentist to provide services for your family.

You and your family will enjoy many 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 your out-of-pocket costs in advance
- 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

The benefits of preventive care

Don't wait until you have a serious dental concern before you visit a dentist. You should schedule regular dental visits for cleanings and exams – professional care can keep your teeth healthy and keep treatment costs down by preventing more serious problems. By covering many diagnostic and preventive services such as cleanings at little or no cost to you, DeltaCare USA plans encourage regular preventive care dental visits.

About this brochure

This brochure provides general information about how your plan works, but you should also refer to your plan booklet or visit our web site after your effective date to review the specifics of your plan coverage.

What to know before your dental visit

Select a DeltaCare USA dentist

When you enroll, you will choose from the many conveniently located DeltaCare USA contracted general dentists.

- If you do not select a dentist, we will select a dentist for you.
- Family members may select a different dentist for treatment within the covered service area. Refer to your plan booklet for details.

A current listing of our network dental offices can be found using our online dentist directory.

- Visit our web site and click on “Find a Dentist” on our home page.
- Select “DeltaCare USA” as your plan network.
- Enter options for your search such as state and ZIP code (required), dentist name, miles (radius) and type of dentist.

You must visit your selected DeltaCare USA dentist to receive benefits under your plan.

- You can change your selected network dentist by telephone or through our web site.
- Changes received by the 21st of the month will be effective on the first day of the following month.

Recommend your dentist

We recognize that many people have a long-standing relationship with their dentist and may not want to change dentists. We invite you to recommend your dentist for inclusion in the DeltaCare USA network.

- Visit the “Use Your Plan” page of the Enrollee section on our web site.
- In the “Finding Your Dentist” topics, select “Recommend your dentist for Delta Dental membership.”
- Choose “DeltaCare USA” as your plan network.
- Complete the form.

You can also 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 DeltaCare USA dentist.

Know your coverage

Following enrollment in DeltaCare USA, you will receive a packet containing the following:

- An ID card
- A plan booklet with a complete list of covered procedures, copayments, plan limitations and exclusions
- The name, address and phone number of your DeltaCare USA dentist

To make an appointment, simply call the dental office. 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.

Dual coverage/Coordination of benefits

If your spouse has coverage with another dental plan, you or your family members may be covered by both dental plans. We do not coordinate benefits with the other plan when

you receive treatment from your DeltaCare USA general dentist. However, if you receive authorized treatment from a specialist (such as an oral surgeon) we will coordinate benefits with the other carrier.

- Ask your specialist to submit the other plan’s explanation of benefits with the DeltaCare USA claim form.
- We’ll take it from there.

Group-specific exceptions may apply. Please review your plan booklet for specific details about your plan’s coordination of benefits, including rules for determining primary and secondary coverage.

Orthodontic treatment in progress

DeltaCare USA has an orthodontic treatment-in-progress provision that allows new enrollees to continue treatment with their current orthodontist, as 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?

DeltaCare USA plans have no exclusion for pre-existing dental conditions or missing teeth. However, any dental treatment in progress when your coverage begins — such as root canals, crowns and bridgework — is not covered under your DeltaCare USA plan. Your DeltaCare USA plan will cover treatment started and completed only after your plan’s effective date of coverage.

Visit our web site: www.deltadentalins.com

On our web site, you can:

- Find a dentist in our online directory
- Learn answers to frequently asked questions
- Read dental health information
- Sign up for our free dental health e-newsletter, *Dental Wire*
- Submit a question to Customer Service

By logging in to your DeltaCare USA account, you can also:

- Review benefits
 - Verify eligibility
 - Print an ID card (no ID card is required to receive services; simply provide the dental office with your group number and social security or enrollee ID number)
 - Find the average cost of a dental procedure in your area
- Simply enter your user name and password in the designated boxes and submit. If you are visiting our web site for the first time, you’ll need to complete a quick one-time registration process:
- Click the “Register Today” link near the user name and password boxes
 - Enter the requested information

* This provision may not apply to all plans. Please refer to your plan booklet for specific coverage details.

What to know during your dental visit

Talk to your dentist about your health

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.

Take advantage of your visit to find out more about:

- Brushing and flossing correctly
- Choosing the most appropriate oral health products for your situation
- How your oral and overall health affect each other

Talk to your dentist about your treatment options

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

One of the helpful features of the DeltaCare USA plan is that you have a list of the copayments and covered services that you can always refer to when discussing the costs of treatment with your dentist.

Specialty care and authorizations

If you require treatment from a specialist, your DeltaCare USA general dentist will coordinate any referrals for you.

In some states, Delta Dental must pre-authorize any dental services, with the exception of emergency treatment, that are not performed by your DeltaCare USA general dentist. Please refer to your plan booklet for specific details about your plan.

Why choose DeltaCare USA benefits?

Going to visit the dentist is a worthwhile investment in your family's oral and overall health. Studies suggest that people with dental benefits are almost 50 percent more likely to visit the dentist every six months to get the care they need. When you choose DeltaCare USA benefits, you can prevent a dental problem or get treatment before it becomes more serious, and save money on your dental care costs.

Cost savings

DeltaCare USA benefits help you save money on dental costs because there are no annual deductibles, no maximums for covered benefits, and DeltaCare USA benefits cover many diagnostic and preventive services such as cleanings at little or no cost to you. DeltaCare USA also provides you and your family with set copayments for many major dental procedures.

Improved oral health

DeltaCare USA dental benefits emphasize preventive care. Regular dental visits can help you avoid serious problems because most dental disease is preventable. Regular dental care can help you and your family stay healthy and pain-free and avoid losing time from work or school because of dental-related problems.

Improved overall health

Studies suggest that the state of your dental health can affect other health conditions such as diabetes and heart disease. And many conditions have oral symptoms. Although seeing a dentist is no substitute for a visit to a physician, regular dental checkups may tell the dentist much about your overall health and can point to signs of disease, chronic illness or health risk. If a dentist finds a potential health issue, he or she may refer you to your physician for follow-up.



Delta Dental's Mission

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

Delta Dental Customer Service:

DeltaCare USA
800-422-4234

DeltaCare[®] USA

Visit Delta Dental's web site at:
www.deltadentalins.com

What to know after your dental visit

No claim forms to submit

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.

Questions about your plan

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 us by e-mail or call one of our helpful multilingual Customer Service representatives toll-free during business hours (please use the Customer Service number listed at the left).

Questions about quality of care

We are 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 call Customer Service 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.

DeltaCare USA is underwritten in these states by these entities: AL — **Alpha Dental of Alabama, Inc.**; AZ — **Alpha Dental of Arizona, Inc.**; CA — **Delta Dental of California**; AR, CO, IA, ME, MI, OK, OR, RI, SC, SD, WA, WI, WY — **Dentegra Insurance Company**; NH and VT — **Dentegra Insurance Company of New England**; AK, CT, DE, FL, GA, KS, LA, MS, MT, TN, WV and Washington, D.C. — **Delta Dental Insurance Company**; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — **Alpha Dental Programs, Inc.**; NV — **Alpha Dental of Nevada, Inc.**; UT — **Alpha Dental of Utah, Inc.**; NM — **Alpha Dental of New Mexico, Inc.**; NY — **Delta Dental of New York**; PA — **Delta Dental of Pennsylvania**. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states, except CA. These companies are financially responsible for their own products.