

**Delta Dental of Ohio
Dental Benefit Highlights for
SEARV Trust #10061**



Delta Dental PPOSM (Point-of-Service)
Coverage effective January 1, 2020

	Delta Dental PPO Dentist	Delta Dental Premier[®] Dentist	Non- participating Dentist
	Plan Pays	Plan Pays	Plan Pays*
Diagnostic & Preventive			
Diagnostic and Preventive Services - exams, cleanings, fluoride, and space maintainers	100%	100%	100%
Emergency Palliative Treatment - to temporarily relieve pain	100%	100%	100%
Brush Biopsy - to detect oral cancer	100%	100%	100%
Radiographs - X-rays	100%	100%	100%
Basic Services			
Minor Restorative Services - fillings and crown repair	80%	80%	80%
Endodontic Services - root canals	80%	80%	80%
Periodontic Services - to treat gum disease	80%	80%	80%
Oral Surgery Services - extractions and dental surgery	80%	80%	80%
Other Basic Services - misc. services	80%	80%	80%
Relines and Repairs - to prosthetic appliances	80%	80%	80%
Major Services			
Major Restorative Services - crowns	50%	50%	50%
Prosthodontic Services - bridges, implants, dentures, and crowns over implants	50%	50%	50%

* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

Maximum Payment - \$1,000 per person total per calendar year on Diagnostic & Preventive, Basic Services, and Major Services.

Deductible - None

Note - This document is only intended to provide a brief description of your benefits. Please refer to your Certificate and summary for a complete description of benefits, exclusions, and limitations.

Welcome to Ohio's largest dental benefits family!

As a member of Delta Dental of Ohio, you have access to the nation's largest dental networks: Delta Dental PPO and Delta Dental Premier.

- It's easy to find a dentist! Four out of five dentists nationwide participate in our network.
- You have superior access to care and fee savings because of our agreements with participating dentists.
- Our dentists cannot balance bill you, which means more money in your pocket!
- No troublesome paperwork! Network dentists will fill out and file your claims.
- Pay only your copayments and/or deductibles when you receive care from network dentists - there are no hidden fees.
- You can still visit nonparticipating dentists, but you may be billed the full amount at the time of service and then have to wait to be reimbursed.

Quality Dental Program

With our quick and accurate claims processing, we pay more than 90% of claims in 10 days or less. Delta Dental also offers world-class customer service from our BenchmarkPortal Certified Center of Excellence call center.

Online Access

Our online Consumer Toolkit lets you access your dental plan securely over the Internet. You can find a dentist, check benefits, select paperless notices, review claims and amounts used toward maximums, print ID cards, and more - all at your own convenience.

A Healthy Smile

Keep your smile healthy with dental benefits from Delta Dental. Your smile is a good indicator of your health. Did you know that your dentist can detect up to 120 different diseases, including diabetes and heart disease? Early detection is one of the best ways to prevent further complications.

Questions?

If you have questions, please call our Customer Service team at (800) 524-0149 or look online at www.DeltaDentalOH.com.



Welcome to Delta Dental of Ohio!

Beginning on your effective date, you will be covered under Delta Dental PPOSM (Point-of-Service) and will have access to two of the nation's largest networks of participating dentists: Delta Dental PPOSM and Delta Dental Premier[®] network. Delta Dental is honored that you have chosen us, and we look forward to serving you. For more details, please review the enclosed Summary of Benefits.



How can I save?

Delta Dental PPO and Delta Dental Premier Dentists

- Submits claims for you
- Only charges you for your copayment and deductible, if any; no balance billing
- Out-of-pocket costs are likely to be lower

Nonparticipating Dentists

- May require you to submit your own claims
- May charge you the full cost of a procedure
- May ask for payment in full up front

How will the dentist receive payment?

Delta Dental PPO and Delta Dental Premier Dentists

Payment will be sent directly to your dentist.

Nonparticipating Dentists

You will be responsible for making full payment to your dentist and then Delta Dental will send you the check for covered service.

What is the difference between a Delta Dental PPO and a Delta Dental Premier dentist?

Though your benefit level for dental services will remain the same regardless of the participating status of the dentist, your out-of-pocket costs will likely be the lowest if you use a Delta Dental PPO provider. This is because Delta Dental PPO providers have agreed to accept a lower fee (in other words, they've agreed to a larger claim discount) than Delta Dental Premier dentists would accept. Because your copayments (if any) are based on a percentage of this fee, the dollar amount of the copayment will be lower if the dentist accepts a lower fee. Please see our included pricing samples for a detailed example.

How can I find a participating dentist or find out if my dentist participates?

You can find participating dentists by visiting our website at www.deltadentaloh.com or by calling Delta Dental's Customer Service department at 800-524-0149.

What if my dentist does not participate and I would like Delta Dental to recruit him/her?

If your dentist is not a participating dentist you can request that we recruit them by visiting our website at www.deltadentaloh.com and completing the "Refer Your Dentist" form or by calling or emailing our Customer Service department. You can also talk to your dentist about joining a Delta Dental network.

Should I tell my dentist my coverage changed?

Yes! Please tell your dentist that Delta Dental of Ohio is providing you with coverage under a Delta Dental PPO (Point-of-Service) plan. See enclosed benefit highlights for your dental plan benefits.

Where can I find information about my eligibility and claims?

Once you are enrolled with Delta Dental, you can review your eligibility status, claims information, and benefits by visiting our Consumer Toolkit at www.deltadentaloh.com. This toolkit will also enable you to print your own ID cards and can provide you with oral health tips.

What if I am in the middle of treatment?

We encourage you to complete multiple-step procedures in progress (like crowns, bridges, or dentures) prior to your effective date with Delta Dental. However, Delta Dental will cover services that are completed after your effective date where applicable.

How will orthodontic claims be processed?

If orthodontic treatment is currently in progress for you or one of your dependents, please ask your dentist to submit a new treatment plan to Delta Dental. The remaining liability of the claim will be recalculated based on the number of months left in the treatment plan. Delta Dental will also receive the orthodontic lifetime maximum history from your previous carrier. Your orthodontic maximum benefit available under your new plan will be reduced by the benefit amount used under your previous plan.

Where should claims be submitted for services rendered prior to my effective date?

Claims for dental services rendered prior to your effective date must be submitted to your previous dental carrier to receive reimbursement.

What if I have other questions?

If you have other questions about your dental benefits, please contact Delta Dental's Customer Service department at 800-524-0149.



Pricing Example Delta Dental PPO

		Delta Dental PPO Dentist ¹	Delta Dental Premier Dentist ²	Out-Of-Network Dentist ³
ADULT CLEANING	Submitted fee:	\$80.00	\$80.00	\$80.00
	Maximum Approved Fee:	\$54.00	\$77.00	\$63.00
	Coverage level:	100%	100%	100%
	Amount Delta Dental Pays:	\$54.00	\$77.00	\$63.00
	AMOUNT YOU PAY:	\$0.00	\$0.00	\$17.00
CROWN	Submitted fee:	\$950.00	\$950.00	\$950.00
	Maximum Approved Fee:	\$675.00	\$898.00	\$744.00
	Coverage level:	50%	50%	50%
	Amount Delta Dental Pays:	\$337.50	\$449.00	\$372.00
	AMOUNT YOU PAY:	\$337.50	\$449.00	\$578.00

¹ A Delta Dental PPO Dentist is one who has agreed to accept the Delta Dental PPO Fee Schedule amount as payment in full. The Delta Dental PPO Fee Schedule amount is generally lower than the Maximum Approved Fee used for a dentist who participates in Delta Dental Premier.

² The Maximum Approved Fee is the maximum amount Delta Dental has approved for a specific procedure performed by a Delta Dental Premier dentist. Delta Dental Premier dentists agree to accept this amount as payment in full.

³ The Nonparticipating Dentist Fee is the maximum amount Delta Dental has approved for a specific procedure performed by a dentist who does not participate in either Delta Dental PPO or Delta Dental Premier.

For dental services rendered after your effective date, your dentist should send all claims to:

Delta Dental
P.O. Box 9085
Farmington Hills, MI 48333-9085

To find a provider use the code below.



www.deltadentaloh.com



Delta Dental. We do dental. *Better.*

Delta Dental is pleased to provide you with the service you have come to expect from the industry leader in dental benefits. We've created convenient ways for you to access any information you may need about your dental coverage.



Your benefits 24/7 www.deltadentaloh.com

Visit our website and sign in to **Consumer Toolkit®**.

- Learn about your plan
- Review claims
- Find a dentist near you

Click on "New User" to register for the first time.



Customer service 800-524-0149 (TTY users call 711)

Live help is available Monday–Friday from 8:30 a.m. to 8 p.m. ET. Automated system is available at all other times.

- Eligibility and benefit information
- Claim status
- Find a dentist near you

Below are your Delta Dental identification cards. Although you do not need to show these cards to your dentist to receive dental treatment, you may wish to carry them for informational purposes.

For questions about your dental benefits,
or to find a participating dentist:

www.deltadentaloh.com
800-524-0149

Mail written inquiries to: Delta Dental, PO Box 9089 Farmington Hills, MI 48333-9089	Mail claims only to: Delta Dental, PO Box 9085 Farmington Hills, MI 48333-9085
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This card is for reference purposes only and
is not a guarantee that coverage is in force.

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