



Good oral health starts
with knowledge.

Smart plans for smart mouths.



Your Delta Dental Program

With your dental benefit program, you are free to go to any licensed dentist. However, you will save the most money by visiting a dentist in the Delta Dental PPOSM network.

Delta Dental PPO dentists agree to accept our allowed PPO fees as payment in full, which means they can't charge you the difference between their usual fee and our allowed fee. On average, patients save 30 percent on the fee a Delta Dental PPO dentist would typically submit for a claim. Not only will you save money, but you can also stretch your benefit dollars – the less the claim reimbursement, the less dollars applied to your annual maximum.

Delta Dental Premier and non-network dentists can bill for charges above the allowed Delta Dental PPO amount. However, Delta Dental Premier dentists can't bill for charges above the allowed Delta Dental Premier amount, which means you may save more money with a Delta Dental Premier dentist than a non-network dentist. Non-network dentists have not agreed to accept our allowed fees as payment in full, so they can bill you for all charges above the Delta Dental PPO fee, which can mean more costs for you and more dollars applied to your annual maximum. See the next page for savings examples.

Example Savings for Common Procedures						
	Delta Dental PPO		Delta Dental Premier		Out-of-Network	
	The Delta Dental PPO network dentist can not bill the difference between his/her billed fee and Delta Dental's allowed fee to the enrollee saving the enrollee \$23 in Procedure 1 and \$350 in Procedure 2 (the difference between the dentist's billed fee and the Delta Dental PPO allowed fee).		The Delta Dental Premier network dentist cannot bill the difference between his/her billed fee and Delta Dental's maximum allowed fee (MPA) to the enrollee, but the dentist can bill the enrollee the difference between the MPA and the PPO allowed fee.		A non-network dentist CAN balance bill the enrollee the difference between the dentist's billed fee and the PPO allowed fee.	
	Procedure 1	Procedure 2	Procedure 1	Procedure 2	Procedure 1	Procedure 2
Billed Fee	\$80	\$1,200	\$80	\$1,200	\$80	\$1,200
Delta Dental PPO Allowed Fee <i>(all procedures are reimbursed based on this fee)</i>	\$57	\$850	\$57	\$850	\$57	\$850
Delta Dental Premier maximum allowed fee	N/A	N/A	\$70	\$995	N/A	N/A
Percentage Paid by Delta Dental of Illinois	100%	50%	100%	50%	100%	50%
Amount Delta Dental Pays	\$57	\$425	\$57	\$425	\$57	\$425
Amount Dentist can Balance Bill	\$0	\$0	\$13	\$145	\$23	\$350
You Pay	\$0	\$425	\$13	\$570	\$23	\$775
Your Total Cost Savings	\$23	\$350	\$10	\$205	\$0	\$0

The information in the chart above is for illustrative purposes only and assumes the deductible has been met and the annual maximum has not been reached. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact Delta Dental of Illinois. For specific fees and costs for a certain procedure, you can request a pre-estimate from your dentist.

Finding a Network Dentist

As you can see, it pays to use a Delta Dental PPO dentist. Visit deltadentalil.com today to find a network dentist. You can also download our free Delta Dental mobile app, available for Apple and Android devices, to find dentists, schedule an appointment and gauge the cost of common dental treatments using the Dental Care Cost Estimator tool.

What are my Benefits?

A highlight of your benefit plan is included with this packet. You can also review your benefits through the Member Connection at deltadentalil.com (please see the Member Connection sheet included in this packet). Please also review your certificate of coverage for a detailed description of your benefits. Delta Dental offers an array of dental benefits programs to our clients. The benefits you receive depend on the program options your group has selected. Payment policies differ for each program and likewise, not all treatments are covered similarly. Depending on the treatment, Delta Dental of Illinois will pay only the applicable percentage of the fee for the maximum we allow for that service. **Remember that you'll likely enjoy the most out-of-pocket savings if you visit a Delta Dental PPO network dentist.** The better you understand your program, the more you will know about what dental services are covered and understand what you may owe your dentist.

We're here to help. If you have questions, visit deltadentalil.com or call 800-323-1743 to connect with us.

When Do You Need a Predetermination of Benefits?

It is not required, but we recommend that you ask your dentist to predetermine services over \$200. If your dentist recommends a certain procedure that will cost over \$200, ask him or her to send a predetermination to Delta Dental of Illinois. We will issue a predetermination that indicates the amount covered for the procedure in advance. Assuming no changes are made to eligibility or additional benefits for other claims are paid prior to receiving treatment, you and your dentist will have a better idea how much will be covered under the benefit program and how much you will be required to pay for the service.

Submitting a Claim

Network dentists automatically submit claims to us. If you use a non-network dentist, you may have to file your own claim form. Our claims mailing address is: P.O. Box 5402, Lisle IL 60532.

Your Oral Health Matters: Be a Smart Mouth

Visit deltadentalil.com/oralhealth to find oral health resources that can answer your oral health questions and offer information to help you protect your smile for a lifetime.

Get Answers

Visit our website at deltadentalil.com. Our online resources are available 24 hours a day. On deltadentalil.com, you can:

- Retrieve benefit information (through the Member Connection). You can find specific information about your benefits, such as program type, benefit coverage levels, deductibles, coordination of benefits and age limitations, maximums used to date and copayments.
- Sign up to receive electronic EOBs (Explanation of Benefits) and other electronic documents (through the Member Connection).
- Check claim status and access EOBs (through the Member Connection).
- Print an ID card (through the Member Connection).
- Find network dentists.
- Access claim forms and information on the claims appeal process.
- Find answers to frequently asked questions.
- Assess your risk of dental disease.
- Get oral health information and tips.

You can contact Customer Service at 800-323-1743 from 7 a.m. to 7 p.m. Monday – Thursday and 7 a.m. to 6 p.m. Friday.

Connect with Us Today

Follow us on social media for oral health tips, recent news, contests and more!



www.facebook.com/DeltaDentalIL



www.twitter.com/DeltaDentalIL



www.deltadentalil.com/oralhealth



www.youtube.com/user/DeltaDentalIllinois

SMART PLANS FOR SMART MOUTHS.



Delta Dental of Illinois is pleased to be your dental benefits carrier for the Delta Dental PPO Plus Delta Dental Premier program.

Delta Dental PPO Plus Premier

On the reverse side of this sheet is a summary of your plan coverage*.

- You can go to any general or specialty dentist.
- **You will maximize your benefits by receiving care from a Delta Dental PPO or Delta Dental Premier network dentist.** See the enclosed network savings sheet. Delta Dental's network dentists have agreed to accept our allowed fees as payment in full, which means you will likely save money by going to a Delta Dental PPO or Delta Dental Premier network dentist. Non-network dentists have not agreed to accept our allowed fees as payment in full, which means they may bill you for any charges over our allowed fees.
- You are charged only the patient's share** at the time of treatment.

Finding a Dentist

Visit our web site at www.deltadentalil.com and click on Provider Search. Please see the enclosed "How to Find a Network Dentist" sheet for more details.

Customer Service

The enclosed Member Connection sheet explains how to register on Delta Dental of Illinois' website, www.deltadentalil.com. Once registered, you can **get real time benefit information, check claim status, sign up for electronic Explanation of Benefits and print a temporary ID card.**

Call 1-800-323-1743 to speak to a customer service representative from 7 am to 7 pm Monday – Thursday, and 7 am to 6 pm Friday, Central Time or access our automated phone system, which is available 24 hours a day, seven days a week, and offers dentist listings and claim information.

You can also connect with us through our mobile app, Facebook, Twitter, our blog and more. See the enclosed sheets on connecting with us.

Enrollee Copayment Examples

Enrollee Savings with a Delta Dental PPO Dentist

Dentist's billed fee:	\$1,000
PPO allowed fee:	\$605
Delta Dental pays 50%:	\$302.50
Enrollee copayment:	\$302.50
Enrollee savings:	\$395

The Delta Dental PPO network dentist cannot bill the difference between his/her billed fee and Delta Dental's allowed fee to the enrollee.

Enrollee Savings with a Delta Dental Premier Dentist

Dentist's billed fee:	\$1,000
Premier allowed fee:	\$801
Delta Dental pays 50%:	\$400.50
Enrollee copayment:	\$400.50
Enrollee savings	\$199

The Delta Dental Premier network dentist cannot bill the difference between his/her billed fee and Delta Dental's allowed fee to the enrollee.

Enrollee Out-of-Pocket Costs with a Non-Network Dentist

Dentist's billed fee:	\$1,000
Delta Dental's allowed fee:	\$801
Delta Dental pays 50%:	\$400.50
Enrollee copayment:	\$599.50
Enrollee cost vs. PPO and Premier:	\$204.50/ \$199

A non-network dentist CAN balance bill the enrollee the difference between the dentist's billed fee and the Dental allowed fee, costing the enrollee an additional \$199 compared to the Delta Dental Premier dentist and an additional \$204.50 compared to the Delta Dental PPO dentist.

The savings represented above are for illustrative purposes only. For more information, please refer to your certificate of coverage or dental benefits booklet.

Learn More

You can learn more about your Delta Dental of Illinois dental plan by reading the information included with your enrollment materials.

*The information on the reverse side of this sheet is a brief summary of your dental plan and the services it covers. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions, or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact Delta Dental of Illinois.

**Patient's share is the coinsurance/copayment, any remaining deductible any amount over the annual maximum and any services your plan does not cover.

Note: Delta Dental imposes no restrictions on the method of diagnosis or treatment by a treating dentist. A benefit determination relates only to the level of payment that your group dental plan is required to make.

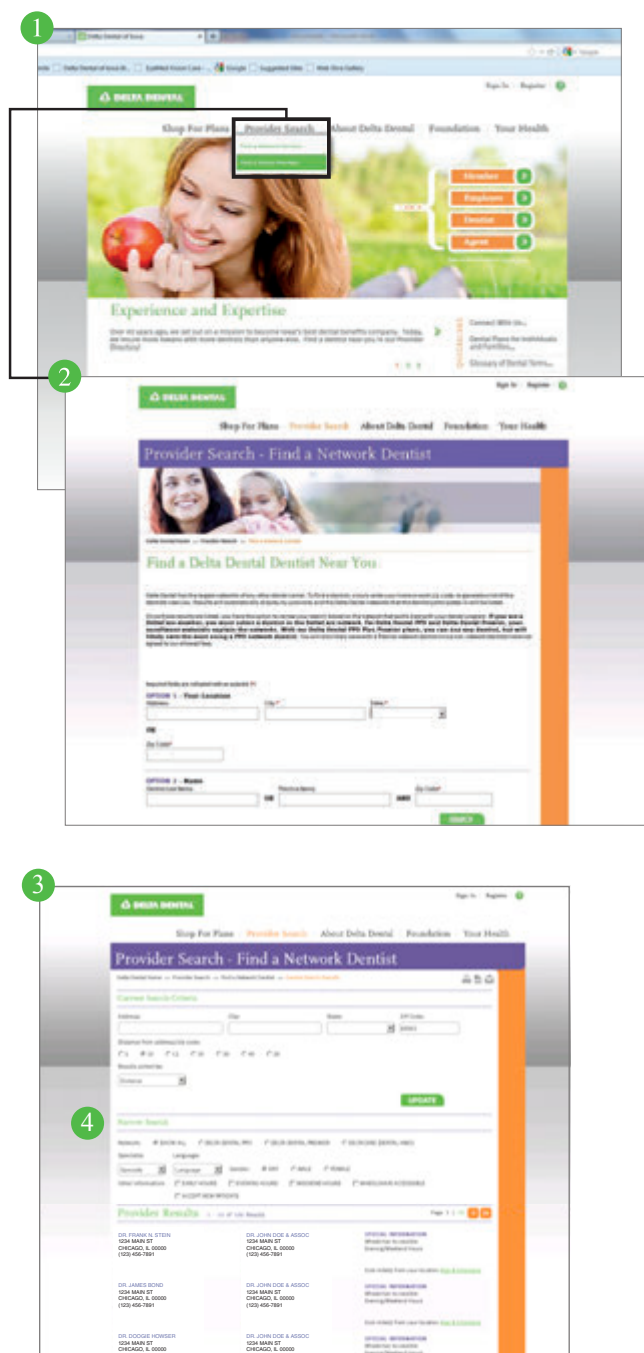
Annual Deductible (applies to Basic and Major Services Only)	\$0/person
Annual Maximum	\$1,500/person-The annual maximum is waived for dependents under the age of 19
Lifetime Orthodontic Maximum	\$2,000/dependent children (up to age 19)

	Delta Dental PPO Network Dentist	Delta Dental Premier® Network Dentist	Non-Network Dentist
<u>PREVENTIVE AND DIAGNOSTIC SERVICES</u> <ul style="list-style-type: none"> Routine exams (two per benefit year) Cleanings (two per benefit year) X-rays (bitewings – two per benefit year; full mouth - every three years) Fluoride treatments (twice per benefit year to age 19) Space maintainers Sealants (to age 19) Emergency exams & palliative (pain relief) treatment 	100%*	100% **	100%***
<u>BASIC SERVICES</u> <ul style="list-style-type: none"> Fillings (silver (amalgam) and tooth colored (composite) Non-surgical Periodontics Oral surgery Endodontics General anesthesia (in conjunction with oral surgery) Denture (repair, reline, rebase and adjustments) Repair of bridges and crowns 	70%*	70%**	70%***
<u>RESTORATIVE SERVICES</u> <ul style="list-style-type: none"> Implants Crowns, onlays, and other ceramic restorations to permanent teeth Partial/full dentures Fixed/removable bridges Surgical Periodontics 	70%*	70%**	70%***
<u>ORTHODONTICS (to age 19)</u> Treatment necessary for proper alignment of teeth	50%*	50%**	50%***

- You can go to any licensed general or specialty dentist.
- You will maximize your benefits by receiving care from a Delta Dental PPO or Delta Dental Premier network dentist.
- Delta Dental's network dentists have agreed to reduced fees as payment in full, which means you will likely save money by going to a Delta Dental PPO or Delta Dental Premier network dentist.
- You are charged only the patient's share at the time of treatment. Delta Dental pays its portion directly to network dentists.
- Non-network dentists have not agreed to accept our reduced fees as payment in full, which means they may bill you for any charges over our allowed fees.**
- If you use a non-network dentist, Delta Dental will pay you directly leaving you responsible to pay the provider.**

Finding a Network Dentist

Finding a Delta Dental network dentist is easy. More than 3 out of every 4 dentists nationwide participate in a Delta Dental network. In Illinois, more than 75 percent of dentists participate in a Delta Dental network. You can find a network dentist today by using the Dentist Search on our website or calling our automated phone system.



Provider Search

You can find a dentist online quickly and easily.

1. Go to www.deltadentalil.com and click the provider search link. Select “Find a Network Dentist” from the drop down menu.
2. To start your search, you can either enter the location where you want to locate network dentists (search by city/state or ZIP code), or search for a particular dentist or practice by name and ZIP code.
3. Results will automatically display by proximity (within 10 miles from city or ZIP code) and all Delta Dental networks the dentist participates in will be listed. If you want to change the distance, update your search by entering a new mile radius and select “Update.”
4. **You also have the option to narrow your search based on the Delta Dental network a dentist participates in.** You will save the most if you use a Delta Dental PPO network dentist. If you are a DeltaCare member, you must select a dentist in the DeltaCare network. (Tip: Select “accepting new patients” to narrow results).

* Any field marked with a red asterisk is a required field.

You can map network dentist locations and create a list of selected dentists, which can be printed, emailed or converted to a PDF.

Automated Phone System

You can also find a dentist through our automated phone system. Delta Dental PPO and Delta Dental Premier members can call 800-323-1743, say “Dentist Directory” and follow the automated instructions. DeltaCare members should call 800-942-3772 for help finding a dentist.