



How your plan works

Delta Dental PPO plus Premier

Welcome to Delta Dental PPO plus Premier

We look forward to providing you and all of your covered family members with dental insurance. This brochure highlights your Delta Dental PPO plus Premier coverage. Please read it carefully so that you have an understanding of your dental benefits. If you would like a more detailed description, copies of your group's Certificate of Coverage are available from the person or area in your group that handles dental benefits.

Delta Dental of Rhode Island administers your Delta Dental PPO plus Premier program and is committed to providing our members with excellent customer service. If you have any questions about your coverage, please visit our website at deltadentalri.com or call us at **1-800-843-3582**.

Our website is a valuable source of dental health information. Designed especially for members, it provides you with all the information you need to manage your dental benefits with ease, including:

■ Benefits & Eligibility

Check your specific benefits and coverage dates

■ Deductibles & Maximums

Review deductible and maximum amounts, and confirm remaining balances

■ Claim Status

Look up the status of a claim or view your recent claim history

■ ID Card

Instantly print a copy of your ID Card

To begin using our online services, simply click the "Members" section from our home page. For privacy purposes, you'll be asked to register with us before accessing our interactive features. Once you're registered, you'll be given a user ID and password that you will use each time you log in.

You can also call our easy-to-use automated information line at:
1-800-843-3582.

Our automated line is available 24 hours a day, 7 days a week. Our customer service representatives are available Monday - Thursday from 8 a.m. - 7 p.m. ET and Friday from 8 a.m. - 5 p.m. ET to answer questions or resolve problems.

How to use Delta Dental

Maximize your coverage with participating dentists

With the Delta Dental PPO plus Premier program, you have the freedom to choose a dentist from either our PPO or Premier networks.

That's because a participating Delta Dental dentist may belong to the PPO network, the Premier Network, or both. Ask your dentist which network(s) he or she belongs to before receiving services. For services that require a coinsurance, you will have lower out-of-pocket costs with a Delta Dental PPO participating dentist.

You can view the Delta Dental PPO or Premier dentist directory by visiting our website at deltadentalri.com. You can use this online directory to check the participation status of your own dentist or to search for a new participating dentist who is conveniently located near you. Simply follow the directions to find a participating dentist in Rhode Island or in another state. When searching for a dentist outside of Rhode Island, make sure to select either the **"PPO"** or **"Premier"** dental plan. You'll get the names and addresses of dentists in your area, plus maps and driving directions.

When you go to a participating dentist, show your identification card and discuss your treatment. After your visit, the dentist's office will file a claim and we will pay the dentist for covered services.

If your dentist relocates or ever decides not to participate with Delta Dental, you can choose a new participating dentist from our network without any disruption in your coverage or benefits. Also, if you transfer your dental care to a non-participating dentist, you will still receive coverage for contractually covered benefits. However, you may be responsible for additional out-of-pocket expenses, such as the difference between the amount Delta Dental pays and the dentist's actual charge.

About the Delta Dental PPO Network

With the Delta Dental PPO network, you can choose from more than 89,500 participating dentists in over 207,000 office locations nationwide.

About the Delta Dental Premier Network

You can also choose a dentist from the Delta Dental Premier network – the nation's largest network with over 145,000 participating dentists. That's three out of every four dentists in the country.

Freedom to choose any dentist

You always have the option of going to a dentist who does not participate with the Delta Dental PPO or Delta Dental Premier program. However, it will usually cost you more money because the dentist hasn't agreed to accept either the Delta Dental PPO or Delta Dental Premier allowance as full payment. You may also have to pay the dentist and file the claim yourself. You should ask the dentist to complete a standard American Dental Association (ADA) claim form. (This form is available on our website.) Claims should be sent to:

Delta Dental of Rhode Island
P.O. Box 1517
Providence, RI 02901-1517

What to do in an emergency

You are covered for procedures rendered in a dental office by a licensed dentist, provided they are covered benefits under your plan. Delta Dental only covers services received in a dental office; we do not cover services rendered in a hospital, surgi-center or an urgent care facility.

In the event of a life-threatening emergency, you should go to the nearest hospital for treatment and submit any claims to your medical insurance plan. Similarly, if you have an urgent dental condition, you should seek treatment at the nearest dentist's office, regardless of whether the dentist participates with Delta Dental. You do not need prior approval before seeking treatment, however, your dental plan will only pay for covered benefits.

Most dental offices treat patients within 24 hours for an urgent appointment. If you need help selecting a participating dentist, call Customer Service for a list of dentists in your area or search online.

Pre-treatment estimates

Whenever your dentist recommends treatment that is expected to cost \$300 or more, we suggest that the dentist file a pre-treatment estimate with Delta Dental. We will review the treatment plan and let you and your dentist know, in advance, how much we will cover. For services that your dental plan does not cover at 100%, having a pre-treatment estimate lets you know what your out-of-pocket costs will be. Please refer to your benefit highlights for procedures that may require pre-treatment estimates.

Who is covered

Your plan sponsor determines eligibility requirements and type of coverage available to you. Typically, an individual membership covers only you. A standard family membership covers you, your spouse, dependent children until they turn age 19 (or age 26 depending on your plan), and handicapped dependent children over age 19, who are mentally or physically incapable of earning their own living.

If your group has purchased student coverage, please check with your plan sponsor for a full explanation of the student requirements. Your plan sponsor can answer any questions you may have regarding who is covered by your plan.

Coordination of benefits

If you or a family member are also covered by other medical or dental plans, we will coordinate payment with them using, in most cases, standard insurance industry guidelines. This helps control the overall cost of dental insurance. You are responsible for letting the dental office know about other coverage so they can provide that information on the claim.

Your Right to Appeal

You have the right to appeal any adverse benefit decision on a claim or pre-treatment estimate. We will notify you of your appeal rights whenever a claim is not paid (in whole or in part) via your Explanation of Benefits form or Pre-Treatment Estimate notice. You can also find a detailed explanation of all of your rights to appeal in the “Members” section of our website – deltadentalri.com.

Please note: Review the appeals rights carefully since you will need to file an appeal within certain timeframes.

Exclusions and Limitations

Your plan also has some exclusions and limitations that you should be familiar with before receiving dental treatment. You can find a full list of these exclusions/limitations on our website.

Change in family status or address

Changes in your family status affect your dental coverage. Please notify your plan sponsor of a:

- Change of address
- Marriage
- Birth
- Adoption
- Death of a family member
- Divorce

Consumer disclosure information

You may obtain a copy of our Notice of Privacy Practices, Consumer Disclosure brochure, Provider Directory or the Consumer's Guide to Health Plans in Rhode Island by visiting our website at deltadentalri.com or by calling Customer Service at **1-800-843-3582**.



10 Charles Street
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www.deltadentalri.com
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