

Answers to Common Questions

Delta Dental PPO plus Premier

Q. *What is Delta Dental Plan?*

A. Delta Dental is the largest and oldest provider of dental insurance in the nation. In CT, Delta Dental Insurance Company writes dental coverage on an insured basis and Delta Dental of New Jersey administers self-funded dental benefit programs. The Delta Dental System provides coverage for 51 million subscribers through more than 73,000 employer groups. Among Delta Dental's largest groups are:

- Chrysler Corporation
- Disney Corporation
- Northeast Utilities
- Pitney Bowes

Q. *Where will claims be processed?*

A. Delta Dental of New Jersey is the plan administrator. All claims will be processed at:

Delta Dental of New Jersey
1639 Route 10
Parsippany, NJ 07054

Q. *Who can be called to answer questions?*

A. Delta Dental of New Jersey operates a toll free customer service line. It is open 24 hours and a claimant or dentist can speak to a representative between the hours of 8:00 a.m. - 6:30 p.m. EST Monday through Thursday (Friday until 5:00 p.m.). Most questions can be answered by simply following the prompts using the automated voice response system. However, a representative may be accessed at any time by pressing *. As an example, a claimant may call to find out how much of his/her maximum is left for the year or the status of a claim.

The phone number is: 1-800-452-9310

Q. *Can benefits and claim status be viewed online?*

A. Yes. The website is deltadentalnj.com. Click on "Members" to access Benefit Connection. Registration is required.

Q. *Can any dentist be used?*

A. Yes, an employee may go to any dentist. Delta Dental has two dental networks available under this plan - Delta Dental PPO and Delta Dental Premier®. Out-of-pocket expenses will be lowest with participating dentists, especially with a Delta Dental PPO dentist. Dentists do not have to be pre-selected. Note that Delta Dental has over 181,000 participating dental offices across the nation. Many employees may currently be seeing a Delta Dental participating dentist.

Q. *What is a Delta Dental Participating Dentist?*

A. In order for a dentist to participate in Delta Dental's Premier® network, they must first pre-file their dental fees for all procedures. A participating Delta Dental Premier® dentist cannot charge a Delta Dental subscriber an amount that exceeds Delta Dental's maximum allowable charges for a given procedure. Therefore, if a participating dentist is visited, the problem of being billed for the difference in what a dentist charges and what we will pay for a particular procedure cannot occur.

In order for a dentist to participate in the Delta Dental PPO network, they must agree to utilize a dental fee schedule established by Delta Dental as their maximum allowable charges for a given procedure. A participating Delta Dental PPO dentist cannot charge a Delta Dental subscriber an amount that exceeds the fee set in the schedule. This means that a patient cannot be balance billed for charges in excess of the schedule fees. Applicable deductibles and coinsurance will still apply.

In both programs, by visiting a participating dentist, the employee will maximize their benefit and may have lower out-of-pocket costs.

Q. *What if an employee's dentist does not participate?*

A. The employee may refer their dentist to Delta Dental. Delta Dental will contact the dentist to determine if there is interest in participating. If, however, the employee is comfortable with his/her dentist and does not wish to change, that is acceptable. Delta Dental will process the claim and pay in accordance with the maximum allowable charges for each procedure. The employee may, however, be required to file claim on their own. The employee may also be responsible for paying the dentist. Delta Dental may reimburse the employee directly. Since Delta Dental cannot control the fees of non-participating dentists, balance billing for charges greater than the allowed amount is possible.

Q. *How can a list of Participating Dentists be obtained?*

A. The most up-to date version is available by calling 1-800-DELTAOK. A list of providers within a 25-mile radius any desired zip code will be mailed to the employees address. Dentists may also be located using Delta Dental's website: **deltadentalnj.com**.

Q. *Are claim forms necessary?*

A. Participating dentists have Delta Dental claim forms. If the dentist does not participate, the employee may either bring one to the dentist or Delta Dental will accept any ADA approved claim form the dentist's office presently uses. Non-itemized bills, however, are not acceptable.