

## Welcome to Delta Dental of North Carolina!

Beginning on your effective date, you will be covered under Delta Dental PPO™ plus Premier and will have access to two of the nation's largest networks of participating dentists: Delta Dental PPO™ and Delta Dental Premier. Delta Dental is honored that you have chosen us, and we look forward to serving you.



### 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 my dentist receive payment?

#### Delta Dental PPO and Delta Dental Premier Dentists

Payment will be sent directly to your dentist.

#### Nonparticipating Dentists

You may be responsible for making full payment to your dentist and then Delta Dental will send you the check for covered service. We do allow assignment of benefits directly to the dentist, but your dentist will determine your payment terms.

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

With your Delta Dental PPO plus Premier plan, you may save more money and receive higher levels of coverage when visiting a Delta Dental PPO dentist. Our PPO dentists have agreed to accept lower fees as full payment for covered services. However, if you go to a dentist who doesn't participate in Delta Dental PPO, you can still save money if your dentist participates in Delta Dental Premier. Like our PPO dentists, Delta Dental Premier dentists agree to accept Delta Dental's fee determination as full payment for covered services.

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

You can find participating dentists by visiting our website at [NorthCarolina.DeltaDental.com](http://NorthCarolina.DeltaDental.com) or by calling Delta Dental's Customer Service department at (800) 662-8856.

### Do I have to go to a participating dentist?

No, you may visit any licensed dentist; however, you may pay more money out of pocket at a nonparticipating provider. If your dentist does not participate and you are interested in having Delta Dental contact them to inquire if they would like to participate with us, please visit our website at [NorthCarolina.DeltaDental.com](http://NorthCarolina.DeltaDental.com) and completing the "Refer Your Dentist" form.

### Should I tell my dentist my coverage has changed?

Yes! Please tell your dentist that Delta Dental of North Carolina is providing you with coverage under a Delta Dental PPO plan.

### 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 Member Portal at [NorthCarolina.DeltaDental.com](http://NorthCarolina.DeltaDental.com). This portal 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) 662-8856.



To find a provider use the code below.



NorthCarolina.DeltaDental.com

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