

DeltaCare Questions and Answers

Q. What is DeltaCare?

A. DeltaCare is an innovative managed care plan, much like a dental HMO, where members receive care from a network of participating dentists.

Q. My dentist is a Delta Dental dentist, but he is not on the list as a DeltaCare provider. Can I still use him?

A. Delta Dental has several other dental programs and not all Delta Dental dentists accept all Delta Dental programs. With the DeltaCare program, you **MUST** choose a primary dentist from the directory of participating DeltaCare dentists.

Out-of-Network Benefits-Due to insurance legislation requirements, members who reside in Massachusetts may receive care from a non-participating dentist. However, we provide benefits at a reduced out-of-network level, and a \$100 per person out-of-network deductible applies.

Q. Will my entire family receive dental care from the same DeltaCare provider?

A. Depending on what state you reside in, you and your eligible dependents may have to receive care from the same participating dentist. Please contact your DeltaCare representative at the phone number listed on the reverse of your ID card for additional information.

Q. How long does it take to get an appointment with a dentist?

A. Three to four weeks is considered a reasonable amount of time to wait for a standard appointment. If you require a specific day and time, you may have to wait longer for an appointment.

Q. If I have a pre-existing dental condition, may I join DeltaCare?

A. YES. Pre-existing conditions are not excluded under the DeltaCare program. The only exception is work in progress—dental expenses incurred in connection with any dental procedure started prior to coverage with DeltaCare are excluded.

Q. Does the DeltaCare plan provide coverage for specialty services?

A. YES. DeltaCare maintains a panel of specialists. Should you require specialty services, your primary care dentist (PCD) will coordinate your care and refer you to a network specialist. A referral from your PCD will be required for you to receive services at the co-payment levels shown in this material. If you receive services from a participating DeltaCare specialist, without an approved referral from your PCD, the services will be paid at the reduced out-of-network level. **To enjoy the greatest value from your DeltaCare plan, please be sure to receive a specialty referral from your PCD.**

Q. Once I've selected a participating dentist, may I change dentists?

A. YES. You may change from one DeltaCare participating dentist to another by phoning or writing DeltaCare by the 21st day of the month. Our DeltaCare Unit will assist you in the transfer, which will take effect the first day of the following month.

Q. Where to Get More Information?

A. If you have any questions please contact the DeltaCare Unit at 800-327-6277. This information is also listed on the reverse of your ID card. This information should be used only as a guideline for your dental plan. For detailed information on your group's plan, riders, terms and conditions, or limitations and exclusions, please see the subscriber certificate. Copies of the subscriber certificate are available through your benefits administrator.