

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 small 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. No, you need to route your dental care through a contracted DeltaCare dentist to benefit fully from the DeltaCare plan.

Members do not have freedom of choice for a dentist under the DeltaCare plan.

- 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.
- To find a DeltaCare provider go to the Delta Dental website www.deltadentalma.com and click on “How to Find a Provider” then click onto the DeltaCare network or call our customer service unit at 800-327-6277.

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. You and your eligible dependents may have to receive care from the same participating dentist. Each family member must select a Primary care dentist from the DeltaCare network.

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, you may select a specialist from the DeltaCare network or ask your primary care dentist for a recommendation. **To enjoy the greatest value from your DeltaCare plan, please be sure to receive services from a participating DeltaCare specialist.**

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 20th day of the month (preferably earlier).

Our DeltaCare Unit (800-327-6277) 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.