

Questions and Answers about Delta Dental PPO plus Premier Carolinas HealthCare System

Has my dental benefits administrator changed?	<p>Yes. Delta Dental of North Carolina will be your new dental benefits administrator as of January 1, 2013. If you elect the CHS Dental Plan, you will be covered under the Delta Dental PPO plus Premier program.</p>
What is Delta Dental PPO plus Premier?	<p>Delta Dental PPO plus Premier is our national point-of-service program that ensures extensive network access, guarantees no balance billing when you use participating providers, and enforces processing policies that will save you money. The Delta Dental PPO plus Premier program offers two of the nation's largest networks of participating dentists: Delta Dental PPO and Delta Dental Premier®. Although you can go to any licensed dentist anywhere and receive coverage, your out-of-pocket costs are likely to be lower if you receive care from a dentist who participates in one of these networks.</p>
What are the advantages of choosing a Delta Dental PPO dentist?	<p>Though your benefit level for dental services will remain the same regardless of the participating status of the dentist, your out-of-pocket costs will likely be the lowest if you use a PPO provider. This is because PPO providers have agreed to accept fees that are typically lower than the fees Delta Dental Premier or nonparticipating dentists accept. Delta Dental will pay PPO dentists directly based on their submitted fee or the amount in their local Delta Dental's PPO dentist schedule, whichever is less. PPO dentists are prohibited from charging you the difference between their submitted fee and the amount that Delta Dental allows. You will be responsible only for your copayments and deductible, if any, when you go to a PPO dentist for covered services. PPO providers are also required to fill out and file claim forms for you, and Delta Dental will send payment directly to the provider – you don't have to pay up front and wait to be reimbursed.</p>
What are the advantages of choosing a Delta Dental Premier dentist?	<p>If you choose not to use a PPO dentist, you can still save money if you use a dentist who participates in Delta Dental Premier. Delta Dental will pay the Premier dentist directly for covered services based on his or her submitted fee or Delta Dental's maximum approved fee, whichever is less. If the maximum approved fee is lower than the dentist's submitted fee, the dentist cannot charge you the difference. As with Delta Dental PPO dentists, this means you will be responsible only for your copayments and deductible, if any, when you go to a Premier dentist for covered services. And, like PPO dentists, Premier dentists will fill out and file your claim forms for you.</p>
What if I go to a nonparticipating dentist?	<p>If you go to a dentist who does not participate in Delta Dental PPO or Delta Dental Premier, you will still be covered. Benefits will be paid according to your Summary of Dental Plan Benefits. When you use a nonparticipating dentist, your out-of-pocket costs will likely be higher because you will not receive the balance billing protection afforded by our PPO and Premier networks. Nonparticipating dentists can charge you for any difference between what Delta Dental pays and the amount the dentist charges, in addition to your copayment and deductible. Delta Dental will pay you directly for covered services based on the dentist's submitted fee or Delta Dental's maximum plan allowance for nonparticipating dentists, whichever is less. Your dentist may require you to reimburse him or her for the full amount at the time of service, and you may also need to fill out and file your own claim forms.</p>
How can I find a participating dentist?	<p>To find the names of participating dentists near you, call our Customer Service department toll-free at (800) 662-8856. Our DASi (Delta Dental's Automated Service Inquiry) system is available 24 hours a day, seven days a week, and can provide you with the names of participating dentists near you. You can also access online provider directories at www.deltadentalnc.com/chs.</p>
Do I need to tell my dentist that my coverage has changed?	<p>Yes. It would be helpful if you told your dentist that you have Delta Dental PPO plus Premier coverage through Delta Dental of North Carolina. For services rendered on or after January 1, 2013, remind your dentist to submit claims to Delta Dental, P.O. Box 9085, Farmington Hills, MI 48333-9085.</p>
Where should claims be submitted?	<p>For any services rendered prior to January 1, 2013, your claims must be submitted to your prior carrier, Cigna, for reimbursement. For services rendered on or after January 1, 2013, claims should be submitted to Delta Dental.</p>
If I'm currently in treatment, where do I submit claims for services that require more than one visit?	<p>Delta Dental bases payment on the completion date for multiple-step procedures (like crowns, bridges, or dentures). For multiple-step procedures completed on or after your effective date with Delta Dental, have claims submitted to Delta Dental for reimbursement.</p>

Will my Wellness Incentive change?	Yes. Your Wellness Incentive will still increase in \$100 annual increments; however, your new cap will be \$2,000. Delta Dental will administer the wellness incentive plan and will work with Cigna to obtain your 2013 individual level of annual maximum.
How will current orthodontic treatment claims be processed?	If you or one of your family members is in the middle of orthodontic treatment and has not yet reached his or her lifetime orthodontic maximum, ask the dentist to submit a claim with the complete treatment plan to us as if he or she were submitting the claim for the first time. We will use the information on this claim to calculate the remaining liability based on the number of months left in the treatment plan. We will then make quarterly payments until treatment ends or until the lifetime orthodontic maximum is reached.
Can I access information about my dental plan online?	You can use our online Consumer Toolkit at www.deltadentalinc.com/chs to access your own benefit, claims, and eligibility information 24 hours a day seven days a week. You can also use this Toolkit to search our dentist directories, print customized ID cards and claim forms, and read oral health tips.
What if I have other questions?	If you have other questions about your CHS Dental Plan benefits, please contact Delta Dental's Customer Service department at (800) 662-8856.

	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Nonparticipating Dentist
To whom will the check be sent?	The dentist	The dentist	You
How is payment calculated?	Payment is based on the billed fee or the amount in Delta Dental's PPO Fee Schedule ¹ , whichever is less.	Payment is based on the billed fee or Delta Dental's Maximum Approved Fee ² , whichever is less.	Payment is based on the billed fee or Delta Dental's Nonparticipating Dentist Fee ³ , whichever is less.
Things to consider:	Participating Dentists: <ul style="list-style-type: none"> ▪ Will fill out and submit claim forms for you ▪ Cannot balance bill you ▪ Will only charge you for your copayment and deductible 	Participating Dentists: <ul style="list-style-type: none"> ▪ Will fill out and submit claim forms for you ▪ Cannot balance bill you ▪ Will only charge you for your copayment and deductible 	Nonparticipating Dentists: <ul style="list-style-type: none"> ▪ Can charge you the difference between their fee and the amount Delta Dental pays ▪ May ask you to pay the full amount up front ▪ May require you to submit your own claim forms
Payment example for a Basic Restorative dental benefit (assuming any applicable deductible has been met):	Dentist's billed fee: \$100 PPO Fee Schedule amount: \$80 Delta Dental pays 80% of the PPO Fee Schedule amount: \$64 You pay: \$16 The Delta Dental PPO dentist cannot charge you the \$20 difference between the Delta Dental PPO Fee Schedule amount and his/her billed fee.	Dentist's billed fee: \$100 Maximum Approved Fee: \$95 Delta Dental pays 80% of the Maximum Approved Fee: \$76 You pay: \$19 The Delta Dental Premier dentist cannot charge you the \$5 difference between Delta Dental's Maximum Approved Fee and his/her billed fee. You only pay your copayment.	Dentist's billed fee: \$100 Nonparticipating Dentist Fee: \$97 Delta Dental pays 80% of the Nonparticipating Dentist Fee: \$77.60 You pay: \$22.40 Because the dentist does not participate, you are responsible for the difference between Delta Dental's payment and the dentist's billed fee.

1. A Delta Dental PPO Dentist is one who has agreed to accept the Delta Dental PPO Fee Schedule amount as payment in full. The Delta Dental PPO Fee Schedule amount is generally lower than the Maximum Approved Fee used for a dentist who participates in Delta Dental Premier.
2. The Maximum Approved Fee is the maximum amount Delta Dental has approved for a specific procedure performed by a Delta Dental Premier dentist. Premier dentists agree to accept this amount as payment in full.
3. The Nonparticipating Dentist Fee is the maximum amount Delta Dental has approved for a specific procedure performed by a dentist who does not participate in either Delta Dental PPO or Delta Dental Premier.

For dental services rendered after the effective date, your dentist should send all claims to:

**Delta Dental
P.O. Box 9085
Farmington Hills, MI 48333-9085**