

Questions and Answers About Your Switch to Delta Dental PPO (Point-of-Service) (passive)

1. What is Delta Dental PPO (Point-of-Service)?

Delta Dental PPO (Point-of-Service) is Delta Dental's national preferred provider organization program that gives you access to two of the nation's largest networks of participating dentists – our Delta Dental PPO network *and* our Delta Dental Premier network.

To make your switch as seamless as possible, your new Delta Dental PPO (Point-of-Service) program is a “passive” PPO. This means that your copayment percentage for covered services will be the same whether you go to a Delta Dental PPO (PPO) dentist, a Delta Dental Premier dentist, or a nonparticipating dentist. However, the basis for our payment will still vary based on your dentist's participating status in our programs. So even though we will pay the same percentage amount for covered services, the actual dollar amount could be different.

More than 125,000 dentists nationwide participate in Delta Dental Premier, the network your old plan was based on. Adding this new layer of savings onto your dental benefits plan gives you access to an additional 65,000 Delta Dental PPO participating dentists throughout the United States and its territories. It's easy to choose the right dentist for you!

2. What are the advantages of choosing a Delta Dental PPO (PPO) dentist?

Our Delta Dental PPO dentists agree to accept even lower fees as full payment for their services, effectively giving you the best level of care for you dollar. We pay the PPO dentist directly for covered services based on the dentist's submitted fee or the amount in the local Delta Dental's PPO dentist schedule – whichever is less. If the PPO dentist schedule amount is lower than the dentist's submitted fee, the dentist cannot charge you the difference. You are only responsible for your copayments and deductible, if any, when you go to a PPO dentist for covered services. Like Premier dentists, PPO dentists will also fill out and file your claim forms, which means fewer hassles for you.

3. What are the advantages of choosing a Delta Dental Premier dentist?

Delta Dental will pay the Delta Dental Premier dentist directly for covered services based on his or her submitted fee or the local Delta Dental 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. Once more, this means that you will only be responsible for your copayments and deductible when you go to a Delta Dental Premier dentist for covered services. As always, Delta Dental Premier dentists will fill out and file your claim forms for you.

4. How can I find a participating dentist?

To find the names of Delta Dental PPO and Premier participating dentists near you, you can call our Customer Service department, toll-free, at (800) 524-0149. Our DASI (Delta's Automated Service Inquiry) system is available 24 hours a day, seven days a week, and can provide you with the names of PPO dentists near you. You can also check our Web site at www.deltadentalmi.com.

5. What if I go to a nonparticipating dentist?

If you go to a dentist who does not participate in Delta Dental PPO or Delta Dental Premier, you will still be covered, but you may have to pay more. We will pay you directly for covered services based on the dentist's submitted fee or the local Delta Dental's nonparticipating dentist fee, whichever is less. You will be responsible for paying the dentist whatever he or she charges. You may also have to submit your own claims.

6. Do I need to tell my dentist my coverage has changed?

You do not have to change dentists and will still receive the same level of benefits, but it may be helpful if you told your dentist that you now have Delta Dental PPO (Point-of-Service) coverage through Delta Dental of Michigan.

7. What if I have other questions?

Please call our Customer Service department at (800) 524-0149. Our DASI system is available 24 hours a day, seven days a week, and can answer many of your questions. DASI can provide you with benefit, claims, and eligibility information, our mailing address, and the names of participating dentists near you. In addition, our Customer Service representatives are available to assist you Monday through Friday from 8:30 a.m. to 8 p.m. Eastern Time.

If you have Internet access, you can also use our Web-based Consumer Toolkit (www.deltadentalmi.com) to access your own benefit, claims, and eligibility information 24 hours a day, seven days a week. You can use this Toolkit to search our dentist directories, print ID cards and claim forms, and read oral health tips, too.