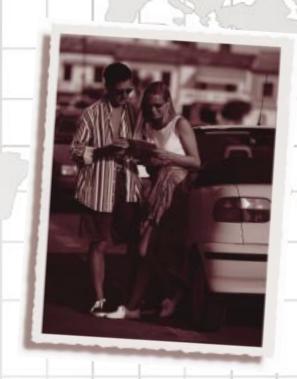




For the International Traveler

EMERGENCY DENTAL TREATMENT



EUROP ASSISTANCE TELEPHONE NUMBERS

(NOTE: These numbers are NOT toll-free. If you are using a long-distance company "calling card" that permits international dialing, you may be required to follow different instructions, which usually appear on the back of the calling card.)

- **STEP 1.** Are you in a hotel, office building or other location that requires you to dial a specific number to "dial out"? If so, do this first.
- STEP 2. Where are you right now?

United Kingdom

(England, Scotland, Wales and Northern Ireland) Dial: 0 **All other countries** (EXCEPT United Kingdom) Dial: 0-0-4-4

STEP 3. To make an appointment for emergency dental treatment, dial 1-444-475-501 (24 hours a day) and give them your plan number.

For information about making a claim, dial 1-444-442-457 [Mon-Fri., 9 a.m. – 5 p.m. GMT. "GMT" is United Kingdom time; to calculate GMT, add five hours to Eastern Standard time.)

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europ assistance

Emergency Dental Treatment is made available through Delta Dental Plan of Minnesota and Europ Assistance.

Europ Assistance is offered through our exclusive agreement with Delta Dental Plan of Minnesota and this coverage will not be available to you if this agreement terminates.

Participating dentists with Europ Assistance are independent contractors and do not have a relationship of employer and employee with Delta Dental. No such relationship other than that of independent parties contracting with each other solely for the purpose of providing dental care to Delta Dental members may be deemed to exist or be construed to exist between Delta Dental and participating dentists. A participating dentist is solely responsible for the dental care provided to any patient, and Delta Dental does not control the detail, manner, or methods by which a participating dentist provides care.



Delta Dental Plan of Michigan

Worldwide Emergency **Dental Treatment**

Exclusively for Delta Dental Plan of Michigan Members

Of all the experiences a traveler can have, needing immediate dental care in a foreign country is certainly one of the worst. Fortunately, with Delta Dental, help is always just a telephone call away!

Delta Dental Plan of Michigan has made arrangements for you and your dependents to receive 100 percent coverage for emergency dental treatment while traveling nearly anywhere in the world. In the event of a dental emergency, you can receive expert care from a member of our worldwide network of credentialed dentists. We have entered into a strategic partnership with Delta Dental Plan of Minnesota and Europ Assistance the world's leading supplier of assistance and related insurance services—to bring you this program.

What should I do if I need emergency dental care in a foreign country?

Call Europ Assistance right away. An Englishspeaking Europ Assistance customer service agent is available 24 hours a day, seven days a week to answer questions and assist with scheduling an emergency dental appointment. Please refer to the Europ Assistance telephone number wallet cards.

Important: If you visit a dentist who is not a participant in the Europ Assistance program, you will receive no benefits under this program. You will be liable for any amount billed for the emergency treatment and/or subject to the terms and conditions of your existing dental coverage.

Will I need to pay the dentist myself, or will Europ Assistance handle it?

When you call Europ Assistance to schedule an emergency dental appointment, the customer service agent will tell you how the dentist you'll be seeing requires payment. Delta Dental will cover 100 percent of the cost for the emergency dental coverage provided by a dentist in the Europ Assistance network. Most dentists who participate in our network will also submit claims directly to Europ Assistance.

If you must pay the dentist directly, ask for a receipt. Upon returning home, contact the program administrator, Delta Dental Plan of Minnesota at 1-800-448-3815 and ask that a claim form be sent to you so that you can be reimbursed.

How do I know if I have a "dental emergency"?

Generally, dental emergencies involve the unexpected onset of a tooth injury or tooth pain. See Covered Services, listed on the back of the Europ Assistance telephone number wallet cards.

Callina Instructions

Dental emergencies can happen at any time—so we're ready to take your call day or night. An English-speaking operator is ready to assist you in scheduling an appointment, locating the nearest participating dentist or making payment arrangements. If you can find a telephone, we can find the help you need.

Please remove the calling instruction cards below and carry them with you whenever traveling outside the United States. If you need more cards, contact your employer's Human Resources Department.

24 HOURS A DAY/365 DAYS A YEAR

COVERED SERVICES

Only emergency treatment is a covered service under this plan. Emergency treatment is defined as dental services:

- to treat or control acute infections.
- to treat injuries to, or trauma, of the teeth and/or supporting structures.

The following are considered dental injuries or trauma: enamel fracture; crown fracture; root fracture; crown-root fracture; luxation, avulsion, or fracture of the alveolar process (mandible or maxilla).

- to relieve acute pain (not chronic pain or continuing undiagnosed pain) with palliative measures.
- to identify the source of pain, the extent of trauma, or the source of infection (diagnostic services).
- to determine the extent of a dental emergency via examination

PLAN NUMBER: 00

The following services are not considered emergency treatment services:

- Periodic examinations
- Preventive dental services (dental prophylaxis, topical fluoride treatment sealants, space maintenance)
- Basic restorative dental services in the absence of pain, trauma, or acute infection
- Major restorative dental services in the absence of pain, trauma, or acute infection
- Periodontics
- Prosthodontics (dentures, bridges)
- Implants
- Orthodontics

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- to determine the extent of a dental emergency via examination.

PLAN NUMBER: 001

The following services are not considered emergency treatment services:

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- Preventive dental services (dental) prophylaxis, topical fluoride treatment, sealants, space maintenance)
- Basic restorative dental services in the absence of pain, trauma, or acute
- Major restorative dental services in the absence of pain, trauma, or acute infection
- Periodontics
- Prosthodontics (dentures, bridges)
- Implants
- Orthodontics