

# Frequently Asked Questions About the Dental Benefit:

## May I go to any dentist?

Delta Dental of Minnesota uses two networks. You have the freedom to see any dentist. However, you will receive the greatest benefit coverage under the plan and will not have to pay a deductible if you use a dentist who participates in the **Delta Dental PPO network**.

If you use a Delta Dental Premier network dentist or a non-network dentist you will be required to pay a deductible and the plan's coinsurance percentage on covered services will be less.

## How do I find a participating dentist?

- Call Customer Service locally at (651) 406-5916 or toll-free at (800) 553-9536
- Visit our Find-A-Dentist tool: [www.deltadentalmn.org](http://www.deltadentalmn.org)

*\*Remember you must use a **Delta Dental PPO** provider to receive the greatest benefit coverage.*

## What happens if I visit an out-of-network dentist?

If dental services are received from an out-of-network dentist, you will pay a deductible and the plan's coinsurance percentage on covered services will be less. You will be responsible for paying the difference between Delta Dental's maximum allowable amount and what the dentist charges. You may be responsible for submitting your own claim. The address to submit claims is on the back of your Delta Dental ID card. In addition, reimbursement for covered services will be paid directly to you.

## How is dental work-in-progress handled?

For services started prior to your effective date under the Delta Dental plan, payment of the claim is based on the service completion date.

## How do I know how much I'll be responsible for?

Request your dentist submit a pre-treatment estimate to Delta Dental of Minnesota for determination of benefits and financial responsibility prior to the service. A Pretreatment Estimate of Benefits statement will be sent to you and your dentist.

## Does this plan allow Coordination of Benefits?

Yes, please review the Summary Plan Description posted on the Benefits Resource area.

## Will my child receive a new lifetime orthodontic benefit?

No. All orthodontic benefit dollars previously paid under this employer sponsored dental plan will transfer with you to your new Delta Dental plan.

## Will I receive a new ID card and Member ID number?

Yes, new ID cards will be mailed to all employees. Your card should arrive in the mail by January 1, of the new year. Present your card to your dentist to avoid prevent any claims delays.

## Where do I file my claims?

As an added convenience, you never have to file a claim when you use a Delta Dental participating dentist -- the dentist files the claim for you.

Claims incurred should be filed to Delta Dental of Minnesota using your member ID Number and the address printed on the back of your Delta Dental ID Card.