



EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST DENTAL PLAN IMPORTANT POINTS TO REMEMBER

Below are important points to relay to employees regarding communication pieces.

WELCOME TO DELTA DENTAL

- Exclusive Delta Dental PPO Plus Premier Dual Choice Network Solution – sample on back with cost differences using in-network (Delta Dental PPO or Delta Dental Premier) dentists versus non-network dentists.
 - Delta Dental PPO Network
 - Enrollees can go to any licensed general or specialty dentist.
 - PPO network dentists agree to reduced PPO fees as payment in full and cannot balance bill between their billed fee and Delta Dental's PPO fee.
 - Enrollees will have the least out-of-pocket costs using a PPO dentist.
 - Enrollees are charged only the patient's share at the time of treatment.
 - Delta Dental Premier Network
 - Enrollees can go to any licensed general or specialty dentist.
 - Enrollees will likely still save more out of pocket with a Premier dentist than a non-network dentist.
 - Premier network dentists agree to accept Delta Dental's maximum plan allowance (MPA) as payment in full and cannot balance bill between their billed fee and Delta Dental's MPA.
 - Enrollees are charged only the patient's share at the time of treatment.
 - Non-Network
 - You might have to pay the dentist at time of service.
 - You might have to file your claim and be reimbursed by Delta Dental or assign benefits to be paid directly to the dentist.
 - You are responsible for charges billed to you by the dentist that exceed Delta Dental's allowed fee.

SUBSCRIBER CONNECTION

- Offers enrollees access to claims, benefit and eligibility information, as well as the ability to print a temporary ID card, sign up for electronic-only EOBs and enroll in the Enhanced Benefit Program
 - Enrollees must register for the Subscriber Connection (see Subscriber Connection piece for information available and how to enroll).

ENHANCED BENEFITS PROGRAM

- Program based on evidence-based dentistry offers enhanced benefits to at-risk individuals. If an enrollee qualifies for additional cleanings, he/she must enroll (follow directions detailed on the Enhanced Benefits Program brochure).

HIGH PLAN AND LOW PLAN HIGHLIGHT SHEETS

- Front of each highlight sheet explains how the plan works
- Back of each sheet shows benefit description of each plan
- Below are the main differences in plan design options

	HIGH	LOW
○ Annual Maximum	\$1,500	\$750
○ Preventive/Diagnostic	100%	80%
○ Basic	80%	70%
○ Major	50%	No coverage
○ Orthodontia	50%	No coverage

GENERAL

- There are no waiting periods for any services to be covered.
- There are no late entries. Enrollees must enroll when first eligible, at open enrollment or if there is a qualifying event.
- If an enrollee is covered under dental and decides to drop coverage, he/she CANNOT come back onto the plan for two years, unless there is a qualifying event.
- Delta Dental's PPO and Premier networks are nationwide. Enrollees are free to see any licensed dentist, and can find dentists online, through our IVR or by calling customer service (800 # for IVR and customer service on their card).
- Enrollees should request that their dentist provide a pre-estimate if they need dental work over \$200.
- Enrollees should not ignore bills sent from their dental office, even if they think the bill is covered in full. Always check claim status online at Subscriber Connection or call the 800 # to see if the bill is correct.
- Enrollees should include their group number (20204) and the district name and number on all correspondence.
- Report terminations to Meritain timely. Retroactive adjustments are allowed within 60 days.
- COBRA – if someone terms and then elects coverage under COBRA and they have a claim, Delta Dental will need to be contacted to add them to the COBRA eligibility file.