

Shenendehowa Central School District

Q & A's

Q: What are the Benefits with the Delta Dental plan?

A: The benefits are the same as those currently in place with APA Dental.

Q: What is the Difference between the Delta Dental PPO & Premier Networks?

A: This plan allows enrollees to visit any provider in- or out-of-the-Delta networks. When an employee visits a provider in the Delta PPO network they will enjoy the least out-of-pocket expenses because these providers have agreed to the largest discounts. Those who seek treatment with a Delta Premier provider will experience discounted costs, however not as deep as the PPO provider. To see a full provider directory please visit www.deltadentalins.com.

Q: How big are the Delta Dental networks?

A: Nationwide there are over 108,000 in the Delta Dental PPO network and over 186,000 providers in the Delta Dental Premier network. In New York State alone there are approximately 9,800 in the Delta Dental PPO network and 11,000 in the Delta Dental Premier network.

Q: What if my dentist does not participate? How do I get my dentist to participate?

A: If your provider does not participate in either of the Delta networks, just like your current dental plan, you can still see providers out-of-the-network. The Delta out-of-network reimbursement levels will be at the usual, customary and reasonable charges as in the benefit plan summary. If you would like to recommend that your provider become a participant in the Delta network, please feel free to contact your Jeri Lyn Gilchrest of First Niagara at 518-591-4201 or Delta Dental directly at 800-932-0783.

Q: How do I find a participating Dentist on the Delta Dental Site?

A: Log onto www.deltadentalins.com, click on "Find a Dentist" on the right side of the page. Then:

- Select Delta PPO or Delta Premier
- Enter options (state, ZIP code, etc.)

Q: What happens to the \$1800 annual max? (i.e. What happens if someone is in the middle of treatment? How does Delta Dental know if someone has met the \$1800 annual max?)

A: Delta Dental will maintain the plan maximum levels that APA has - annual maximum and the orthodontic lifetime maximum. Delta will obtain the payment information from APA through March 31, 2010. Any unused portion toward the maximum as of March 31, 2010 will be allowed by Delta. For example, if a member has used \$300 toward their annual maximum when Delta takes over on April 1, 2010, the member will have \$1500 of their annual maximum to use for the rest of the calendar year. The same holds true with the orthodontic lifetime max. For example if a patient has received \$900 in

orthodontic benefits from APA, they will be eligible for \$900 in covered expenses with the Delta Plan.

Q: What about orthodontic procedures - (i.e. How does Delta handle a case if a child is in the middle of ortho treatment?)

A: Delta Dental will maintain the plan maximums levels that APA has - annual maximum and the orthodontic lifetime maximum. With regard to the orthodontic lifetime max, if a patient has received \$900 in orthodontic benefits from APA, they will be eligible for \$900 in covered expenses with the Delta Plan.

Q: What if I am in the middle of treatment on March 31, 2010?

A: Delta Dental routinely handles transition of care. The goal is to make transition of services as smooth as possible so that no employee is “caught in the middle” as a result of a carrier change. Procedures that have begun (opened or prepared) – such as crowns, root canals, dentures and bridgework – prior to the effective date of Delta Dental’s coverage are considered to be the responsibility of the previous carrier. Delta Dental assumes responsibility for claims for procedures that begin after the effective date of Delta Dental’s coverage.

Typical benefit categories of procedures that may overlap carriers include: Orthodontics (teeth straightening); Endodontics (root canals); Prosthodontics; and major restorative services (crowns). Periodontics, fillings, and extractions are examples of procedures that are normally started and completed on the same date of service and would not be affected by overlapping benefits coverage. Root canals and crowns may require several weeks for completion, while orthodontics may require a few months to several years. For Prosthodontics and crowns, Delta Dental considers the date the impression is taken as the incurred date. For orthodontics, Delta Dental takes into account the date that treatment began and the amount already paid toward the treatment. The orthodontist should submit a claim with the treatment plan, an explanation of the status of the treatment plan, and evidence of the amount paid to date by the enrollee and/or the prior insurance carrier(s). Delta Dental will review the treatment plan and determine its liability in the absence of other coverage. In the event there is other coverage, Delta Dental will then coordinate benefits by reducing its payment by the amount covered by any previous carriers.

Q: Who do I contact at Delta for more information?

A: You may contact Delta at 800-932-0783 any business day from 8am to 8pm. Please keep in mind that the customer service department will know that the Shenendehowa Central School District plan will effective April 1, 2010, but will not have member eligibility data loaded into their system until shortly before the group’s effective date of April 1, 2010. You may also contact Sue Tocco at the District (518-881-0600, ext. 68405) or Jeri Lyn Gilchrest at First Niagara (518-591-4201) with questions.

Q: What is Shenendehowa Central School District’s Delta Dental group number?

A: Group # 04219

Q: How does the claims process work?

A: If a Delta Dental dentist is used, there are no claim forms to file. Delta Dental dentists will submit claims and will accept payment directly from Delta Dental. If a non-Delta Dental dentist is used, the enrollee may need to file a claim form unless the provider will file the claim on the enrollee's behalf. A form may be downloaded from the Enrollee section of the Delta Dental web site. A form and instructions may be found under the "Managing Costs" heading. If a Delta Dental dentist is used, claim payments will be sent directly to the provider. If a non-participating provider is used, claim payments are sent directly to the claimant. Generally, most claims are paid within 10 calendar days of receipt.

Q: What is available on the www.deltadentalins.com website?

A: The website allows users to:

- Find a dentist in the online directory
- Learn answers to frequently asked questions
- Read dental health information
- Sign up for a free dental health e-newsletter, *Dental Wire*
- Submit a question to Customer Service

After April 1, 2010, users will be able to:

- Log in to their Delta Dental account
- Review benefits (check for covered services, view maximum and deductible information)
- Verify eligibility
- Check claims status
- Print an ID card (no ID card is required to receive services; simply provide the dental office with group number and enrollee ID number)
- Find the average cost of a dental procedure in your area