

Delta Dental of Connecticut Transition

Regional School District #14

May 4, 2017



Delta Dental

Who are we?

- Largest provider system of dental benefits in US
 - 62 million covered (33% of those with dental)
 - Delta Dental covers 34% of Fortune 100 companies
- System governed by the Delta Dental Plans Association
- Active networks in all 50 states plus Puerto Rico, Guam, US Virgin Islands, Mexico
- National plan benefits with local service advantage

Delta Dental of Connecticut

A subsidiary of Delta Dental NJ



- Established in 1969 in Parsippany, NJ
- Responsible for groups HQ in NJ & CT
- 1.7 million covered – 2,000+ groups
- Claim and customer service is managed in NJ
- Account service team is located in Glastonbury, CT
- DDCT has managed a combination of CT's largest municipal & B.O.E. relationships for more than 20 years

Benefit Plans

Delta Dental will be exactly matching the current plan

| 2017-18 Plan Overview | PPO & Premier Dentists | Non- Network Dentists |
|--|------------------------------------|---------------------------------------|
| | When You use participating dentist | When you use a out of network dentist |
| Individual/Family Calendar Year Deductible | \$100/\$300 | \$100/\$300 |
| Calendar Year Maximum | \$2,000 | \$2,000 |
| Preventive & Diagnostic (Deductible waived) | | |
| ➤ Exams, Cleanings, Bitewing X-Rays | 100% Covered | 100% Covered |
| ➤ Fluoride Treatment, Space Maintainer | | |
| Remaining Basic (After Deductible) | | |
| ➤ Fillings, Extractions, Sealants | 80% Covered | 80% Covered |
| ➤ Root Canals (Endodontics), Oral Surgery | | |
| ➤ Repair of Dentures | | |
| Major Services (After Deductible) | | |
| ➤ Prosthodontics, Bridgework, Full & Partial Dentures | 50% Covered | 50% Covered |
| ➤ Crowns, Gold Restorations | | |
| ➤ Periodontics | | |
| Orthodontia | | |
| ➤ Coinsurance | 75% Covered | 75% Covered |
| ➤ Lifetime Maximum | \$500 | \$500 |

Transition of Care

Benefit Deductibles & Maximums

- Deductible – No Loss / No Gain
- Calendar Year Maximum – No Loss / No Gain
- Orthodontic Takeover - DDCT will take into account what the prior carrier paid towards the patient's orthodontic treatment prior to making a payment. We would request the total amount paid by the prior carrier and deduct that amount from the orthodontic maximum. The difference, if any, is the amount DDCT would pay towards the treatment.
- Work In Progress – Benefit paid on completion date

Provider Network

Delta Dental PPOSM Plus Premier – two simultaneous networks

Delta Dental Premier Network – *Larger*

- 2,360 Premier providers within 4,800 Connecticut office locations (82% of all dentists)
- 153,000 dentists in 356,000 locations nationally (80% of all dentists)

Delta Dental PPO Network – *Deeper Discounts*

- 1,125 PPO providers within 2,830 Connecticut office locations (40% of all dentists)
- 102,400 dentists in 282,000 locations nationally (50% of all dentists)

89.6% of all RSD#14 provider services were within both networks. A 9.3% increase in network access!

Delta Dental PPOSM Plus Premier

How to locate a dentist

- Dentists may also be located using Delta Dental's website: deltadentalct.com.
- Downloading the mobile app from iOS and Android
- A list of Participating Dentists be obtained by calling **1-800-DELTAOK**. A list of providers within a 25-mile radius of any desired zip code will be mailed to the member's address.

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Questions and Answers

Q. *Who can be called to answer questions?*

A. Delta Dental of Connecticut/New Jersey operates a toll-free customer service line. It is open 24 hours and a member or dentist can speak to a representative between the hours of 8:00 a.m.- 6:30 p.m. EST Monday through Thursday and 8:00 a.m. - 5:00 p.m. EST on Fridays. The toll free phone number is: 1-800-452-9310

Q. *Can benefits and claim status be viewed online?*

A. Yes. The website is **deltadentalct.com**. Click on “Members” to access Benefits Connection. Registration is required.

Q. *Are claim forms necessary?*

A. Participating dentists have Delta Dental claim forms. If the dentist does not participate, the patient may either bring one to the dentist or Delta Dental will accept any ADA approved claim form the dentist’s office presently uses. Non-itemized bills, however, are not acceptable.

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Questions and Answers - continued

Q. *What if a member's dentist does not participate?*

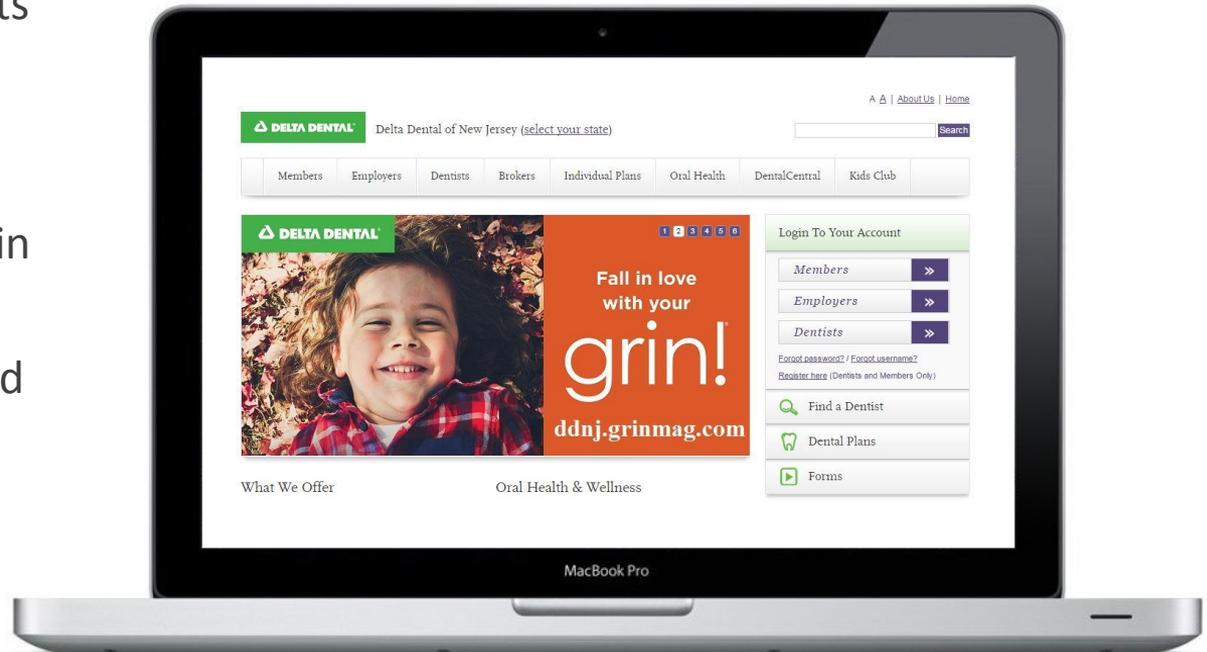
A. The member may refer their dentist to Delta Dental. Delta Dental will contact the dentist to determine if there is interest in participating. If, however, the member is comfortable with their dentist and does not wish to change, that is acceptable. Delta Dental will process the claim and pay in accordance with the maximum allowable charges for each procedure.

For out of network claims, the member may, however, be required to file claim on their own and may also be responsible for paying the dentist. Delta Dental may reimburse the member directly. Since Delta Dental cannot control the fees of non-participating dentists, balance billing for charges greater than the allowed amount is possible.

Delta Dental Website

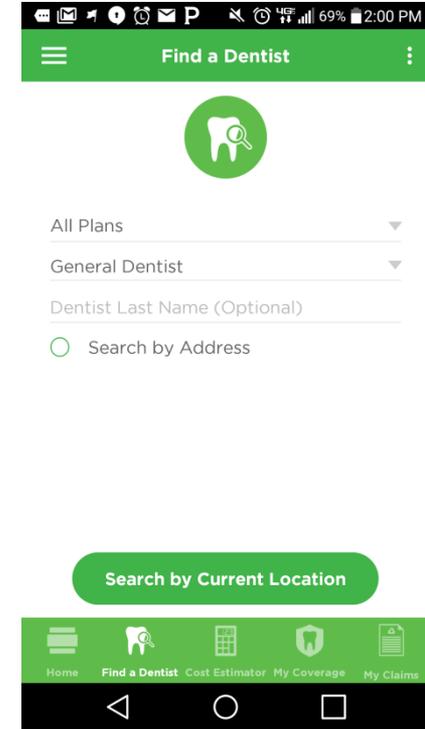
- Register and log into your *Benefits Connection* account to access your dental benefits information
- Use the same log in information to access your dental benefits information in the Delta Dental App
- Need a dentist? Click on 'Find a Dentist' to search for a dentist near you

www.deltadentalct.com



Your Mobile Tools – Delta Dental App

- Register or log in
- ID Card
- Find a Dentist
- Save Your Preferred Dentist
- Review Claims & Coverage
- Cost Estimator
- Toothbrush Timer set to music
- MyDentalScore risk assessment



Questions?