

Glen Cove CSD Dental Change FAQ - DHMO

Sun Life (Group #978134)

Q: What do I need to do in order to be enrolled?

A: In order to be enrolled in the DHMO you will need to complete and return a Sun Life enrollment form that elects the Prepaid/DHMO option on the bottom no later than October 31st. You are also required to enter the ID number of the provider you want to be assigned to.

Q: Who are good candidates for the DHMO?

A: The DHMO is a cost-effective dental option designed to keep premiums and out of pocket cost low. We typically see 3 types of people join the DHMO.

- People with very good teeth. If you only receive preventive care (cleanings, x-rays ...) you will pay very little out of pocket when you go to the dentist and will pay \$0 out of your paycheck each month.
- People with very bad teeth. If you need extensive dental work the DHMO is best because each service is less expensive but more importantly there is no annual maximum of \$1,250 like the PPO.
 - Under the PPO the carrier will only pay out \$1,250 per calendar year. Anything over that amount is the patient's responsibility.
- People who have children who need orthodontic work or people who need orthodontic work themselves. Under the DHMO you would pay a flat fee of \$2,000 for dependents under the age of 19 or a flat fee of \$2,200 for anyone covered over the age of 19 for orthodontic work
 - You are allowed to change to the DHMO for braces then change back to the PPO during open enrollment if you wish.

Q: How do the DHMO benefits work?

A: Instead of a co-insurance percentage like a PPO dental policy the DHMO has a separate fee for each separate procedure. It's like going to a restaurant where every service is listed on the menu with a different price you will pay for each. The prices listed are much lower than what you would normally pay under the PPO, and you are not limited to the \$1,250 annual max that the PPO has. You may elect to have multiple root canals and crowns in the same year, and you would pay the same price for each.

Q: What are some examples of out-of-pocket costs under the DHMO?

A: Oral Exam - \$0, Cleaning - \$5, X-Ray - \$0, Filling - \$12, Root Canal (Molar) - \$500, Crown - \$260.

Q: What is the catch?

A: You must be assigned to a general dentist that is in network with the DHMO network, and you must use them for your general dental work. You are welcome to see a specialist as well, but they must also be in the DHMO network. The catch is that the DHMO network is usually smaller than a PPO network. If you use a general dentist that you are not assigned to, you will not receive any benefits, and all expenses will be out of pocket.

Q: What if I have a dental appointment scheduled for after January 1st?

A: If the appointment is with the provider, you will be assigned to in the DHMO please call them to inform them that you are changing to the DHMO prior to your appointment. If the appointment is with a provider other than the provider, you will be assigned to you will need to cancel that appointment and schedule one with the provider you are assigned to. If you are in the middle of an ongoing dental procedure under a PPO policy, we do not recommend changing to the DHMO until it is completed.

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Q: How do I know if my dentist is in the DHMO network?

A: The district has a list of the most popular DHMO providers around Long Island with their ID numbers already listed that you can request. In addition to this list, you can also search the Sun Life website using the steps below.

- Visit SunLife.com/us and scroll to the very bottom of the page. Under “Support” you can click on the “Find a Dentist” link
- On the next page you will need to change the “Plan Type” to “DHMO or Prepaid Plans”
- You will then enter the state as New York and select the “Heritage Series” as your network
- On the last section you can enter the zip code you want to search around and filter by the type of dental provider you want to search for the click the “Search Dentists” button.
- Once clicked, every provider that appears is in the Sun Life DHMO network. ***Please make note of the Facility ID listed for the provider you want to be assigned to as you will need to enter it on your enrollment form.***

Q: If I currently have work in progress, how will it be handled? (Ex. I have a temporary crown on my tooth right now and am scheduled to get a permanent crown after January 1st)

A: If you are in the middle of a dental procedure, it is not recommended to change to the DHMO until that procedure is completed because there is no coordination of benefits between a PPO and a DHMO policy.

Q: What if I don't like the DHMO provider I selected?

A: You may change DHMO providers once per month. The change must be received prior to the 15th of the month in order to be effective the 1st of the following month.

Q: What if I want to go back to the PPO plan?

A: You may change to and from the PPO policy once per year only during open enrollment.

Q: Will I get an ID card?

A: **No, Sun Life does not mail ID cards to enrollees.** You must make an online account and then you can print or download your ID card. You can make an online account on SunLifeConnect.com by clicking the Sign in / Register link at the top right. You will have access to all your dental information including EOB's, dental history and the ability to print a new ID card. You will have to wait until the effective date before being able to make an online account. **You can print/download your ID card once you create an account.**

Q: My child is in the middle of an orthodontic treatment, what happens if my dentist is now either in or out of network when they were not before?

A: There is no Orthodontia Transition of Care with the DHMO. Under the DHMO, the member will still be responsible for the Orthodontia Copay. We do not recommend a transfer to the DHMO plan if your dependent is in the middle of orthodontic treatment under a PPO plan.

Q: I have more questions, who can I talk to?

A: If you have any questions that are not answered above, please call Ryan Stewart at 516-357-9017. He will personally work with you and get an answer to any dental questions you may have.