

Visit our web site*
and enjoy many
useful services

Log in to: _____

- Check benefits, eligibility and claims status
- Print your ID card
- Find the average cost of a dental procedure in your area
- Find a dentist outside the U.S. by using our international dentist referral service

Other convenient services and information you can access without logging in:

- **Find a dentist for your plan**
Search for a dentist and link to a map with driving directions
- **Oral health**
Read dental health tips to keep your smile healthy
- **Just for kids**
See our kids' web site
- **Delta Dental en Español**
Visit a Spanish version of our web site

Tools and information for enrollees:

- Download and print a claim form
- Get general information about how your plan works
- Get answers to frequently asked questions
- Subscribe to our online dental health newsletter

Visit www.deltadentalins.com

*The web site www.deltadentalins.com is the home of the Delta Dental companies listed below and their subsidiaries and affiliates. For other Delta Dental companies, visit the Delta Dental Plans Association web site at www.deltadental.com.

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

Delta Dental includes these companies in these states:

Delta Dental of California – CA • Delta Dental of Pennsylvania – PA & MD • Delta Dental of West Virginia – WV • Delta Dental of Delaware – DE • Delta Dental of the District of Columbia – DC • Delta Dental of New York – NY • Delta Dental Insurance Company – AL, GA, FL, LA, MT, MS, NV, TX, UT



Delta Dental of California
800-765-6003

Delta Dental of Delaware
Delta Dental of the District
of Columbia

Delta Dental of New York
Delta Dental of Pennsylvania
(and Maryland)

Delta Dental of West Virginia
800-932-0783

Delta Dental Insurance Company
(Alabama, Florida, Georgia,
Louisiana, Mississippi, Montana,
Nevada, Texas, Utah)
800-521-2651



DeltaCare® USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MI, OK, OR, RI, SC, SD, WA, WI, WY — Dentegra Insurance Company; AK, CT, DE, FL, GA, KS, LA, MS, TN, WV and Washington, D.C. — Delta Dental Insurance Company; KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York; PA — Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states, except CA. These companies are financially responsible for their own products.

Q: How do I log in to the web site?

A: You can log in from any page on the web site. Simply enter your user name and password in the designated boxes and submit. If you don't have a user name or password, click the "Register here" link to complete a quick registration process.

Q: What if I have trouble logging in to the web site or I don't have Internet access?

A: You can get automated eligibility, benefit, claim information and more seven days a week or speak to a representative Monday through Friday by calling Delta Dental toll-free. For DeltaCare® USA enrollees, please call 800-422-4234. For Delta Dental PPO and Premier® enrollees, please use the numbers listed on this flyer to contact Customer Service.

Q: Can I contact Customer Service on the web site?

A: Yes. You don't have to log in to contact Customer Service from our web site. Simply click on "Contact us" at the top of the home page and follow the appropriate links for your plan. You'll be presented with a number of contact options, including online Customer Service request forms for specific issues as well as the toll-free telephone number for your plan.

Q: I'm enrolled in a benefit plan, but I don't know which one. How do I find out which plan I'm enrolled in?

A: Log in with your user name and password (on the home page or any page on the web site), then click on "Eligibility & Benefits" in the main navigation menu. Your plan type will be listed on this page. Your benefits department or administrator should also be able to provide you with the plan name.

Q: How do I find a dentist?

A: You don't need to log in to find a dentist; just use the "Find a Dentist" search on the home page. Select the type of dental plan you have and the state in which you wish to search. You'll then be able to search for a dentist by location, or you can check to see if your current dentist is participating in your plan.

Q: Where can I get information about my benefits?

A: Log in to our secure system by entering your user name and password in the designated boxes (on the home page or any page on the web site), then click on "Eligibility & Benefits" in the main navigation menu.

Q: How do I print an ID card?

A: You don't need an ID card to obtain services, but if you'd like to have one, you can print it online. Log in with your user name and password (on the home page or any page on the web site), then click on "Eligibility & Benefits" in the main navigation menu. Click on the Print an ID Card link on this page.

Q: How do I download and print a claim form and check the status of a submitted claim?

A: You don't need to submit a claim form when you visit a Delta Dental dentist since the dental office does it on your behalf. You only need to submit a claim form if you visit a non-Delta Dental dentist (for PPO and Premier enrollees) or receive out-of-area emergency care (for DeltaCare USA enrollees). To check the status of a submitted claim, log in by entering your user name and password (on the home page or any page on the web site) and click on "Claims" in the main navigation menu.

Q: How can I check on the average cost of a dental procedure in my area?

A: Log in by entering your user name and password (on the home page or any page on the web site) and click on "Fee Finder" in the main navigation menu.

Q: How current is the information on the web site?

A: The "Find a Dentist" directory is updated weekly. The "Eligibility & Benefits" records are refreshed nightly and reflect any updates made the previous day. All other information on the web site is updated as needed.

What School District Employees Want to Know

Delta Dental's long-standing relationship with schools enables us to design the dental health care plan you need. Enrollees can

- choose a dentist from our large network
- change network dentists at any time
- enjoy no-hassle claims (our dentists handle claims and paperwork)

Enrollees may check on benefits and eligibility by visiting our web site or by calling our toll-free number and talking to one of a team of specialists who are specially trained to serve school district employees

How does my Delta Dental incentive plan work?

Your dental benefit incentive plan is designed to encourage regular visits to the dentist to keep your teeth and gums healthy. Here is an example of how an incentive plan works. (This is the most common incentive plan. Check your benefits information for details of your particular incentive plan.)

The first year of your plan, most services are covered at 70 percent. The second year, your coverage increases to 80 percent, as long as you have visited the dentist once in the first year. The third year, your coverage increases to 90 percent, as long as you visited the dentist again in the second year. You receive your maximum benefit level in the fourth year — 100 percent — as long as you have visited the dentist in the third year.

First Year	Second Year	Third Year	Fourth Year
70%	80%	90%	100%
Percentage paid for certain benefits as long as you visit the dentist each year.			

If you don't visit the dentist one year, your benefits continue at the same level as the previous year (for example, if you are at the 80 percent level in your second year, and you don't visit the dentist that year, your benefits remain at 80 percent for the third year). If there is a break in your coverage, your benefits revert to the first year's 70 percent level — for example, if you terminate coverage on July 31 and re-enroll September 1. Transferring to another school district is not considered a break in coverage as long as termination and enrollment are on consecutive days.

Prosthodontics and orthodontics (if coverage is part of the plan) are usually not part of the incentive plan and remain at their original level. Other benefits may also be excluded from the incentive plan — please check your plan information for details.

How do I find a Delta dentist?

Because 91 percent of California's dentists are Delta Dental dentists, there's a good chance that yours is too. To locate a Delta Dental dentist near you, check the dentist directory on our web site (www.deltadentalins.com), which also provides a map to the dental office. Or, to hear or receive a faxed listing of dentists in your area, call 800-765-6003. Follow the automated instructions to search for a dentist.



What are the advantages of visiting a Delta Dental dentist?

Our incentive plans allow you to select any licensed dentist. However, when you visit a Delta Dental dentist:

- You do not pay the entire bill and wait for reimbursement from Delta Dental. Instead, we pay our portion directly to your dentist. We send you a notice explaining your portion of the bill. You pay the dentist *only* that amount.
- Your costs may be lower because Delta dentists agree to charge you fees determined by us. If you are responsible for a 20 percent copayment, you pay 20 percent of your dentist's allowed fee. Also, we make sure you are not charged extra for services that should be included in the cost of a treatment. For example, when you receive a crown, you cannot be charged additional fees for tooth preparation, local anesthesia, an impression or a temporary crown.
- The dentist handles all claim forms and other paperwork for you.

How do I know Delta Dental dentists provide quality treatment?

All dentists accepted for Delta Dental membership must meet professionally recognized quality standards. They must provide information on equipment, sterilization and emergency procedures, radiation safety, cleanliness, patient treatment plans and other elements of their dental practice.

How do I change dentists?

Our incentive plans allow you to see any licensed dentist you wish, and there is no need to notify us when you change.

How can I find out how much my dental treatment will cost?

We offer a free service called a pre-treatment estimate (or a predetermination) to help you find out in advance what your plan covers and how much your treatment will cost. Your dentist submits a proposed course of treatment to us, and we calculate your share of the cost. Your dentist then receives an estimate of the amount we will pay for allowed services, and the amount you will be responsible for.

What happens if I have Delta Dental and my spouse has coverage with another company?

When you are covered by two dental plans, you have "dual coverage." The two carriers will coordinate your benefits, so you may enjoy lower out-of-pocket costs.



Visit Delta Dental's web site at: www.deltadentalins.com

Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

Delta Dental of California
P.O. Box 997330
Sacramento, CA 95899-7330

Customer Service for School District employees:
For claim and benefit inquiries, call toll-free:
(866) 499-3001