



DeltaPreferred Option (DPO) is a preferred provider organization (PPO) plan offered by Delta, California's largest and most experienced dental benefits carrier. The DPO plan gives you the freedom to visit any licensed dentist anywhere in the world. To keep down your out-of-pocket costs, Delta encourages you to seek care from a DPO network dentist.

*At Delta Dental...
we keep you smiling.®*



Delta Dental of California

P.O. Box 997330
Sacramento, CA 95899-7330

Customer Service

For claim and benefit inquiries,
call toll-free:
(800) 765-6003

Visit Delta's web site at:
www.deltadentalca.org



Getting the most
from your
DeltaPreferred Option
plan





● **What are the advantages of the DPO plan?**

Your DeltaPreferred Option (DPO) plan offers you and your covered family members the flexibility to visit any licensed dentist, and to change

dentists at any time without notifying Delta. This flexibility is important if you need dental care while on a business trip, your children are attending college away from home or your personal dentist isn't a member of the DPO network.

● **How do I receive the best benefits through my DPO plan?**

When you visit a dentist from the DPO network or a participating specialist, you receive the highest level of benefits with the lowest out-of-pocket expense.* DPO dentists agree to provide treatment to DPO patients at discounted fees prenegotiated by Delta, which means your share of the bill (copayments and other fees you pay) will likely be lower.

● **What is the difference between DPO dentists and other Delta dentists?**

Approximately 92 percent of California dentists are Delta dentists. Delta dentists have an agreement with Delta, which means their fees are preapproved, they handle claims paperwork free of charge, and they call Delta directly with any inquiries. Because Delta pays Delta dentists directly, you do not need to pay the entire bill and wait for reimbursement. Instead, you pay only the patient portion of the bill.

In California, more than 11,000 dental offices are part of the DPO network. DPO dentists are a select group of Delta dentists who, in addition to offering the advantages mentioned above, have agreed to charge DPO patients lower fees. You may also receive enhanced benefits when you visit a DPO dentist.

**In California, Delta endodontists, periodontists and oral surgeons are not contracted DPO dentists; however, services provided by any of these specialists are covered at the full in-network level.*

● **How do I know if my dentist is a DPO dentist?**

For the most current list of Delta and DPO dentists, visit Delta's web site (www.deltadentalca.org), or call Delta's toll-free directory service at (800) 4-AREA-DR (800-427-3237).

● **What if I choose a dentist outside the DPO network?**

The DPO plan gives you the freedom to make that choice, but there are several ways you may pay more:

- You may be responsible for a higher copayment or deductible or have a lower annual maximum.
- Your benefit level may be the same, but since the fees charged by non-DPO dentists are often higher, your out-of-pocket expense may be greater.

● **How do I get the most from my DPO plan?**

- Seek treatment from a DPO dentist.
- If your current dentist is not a DPO dentist, you can ask Delta to invite him/her to join the DPO network. Request a "Nominate Your Dentist for DPO Membership" card by calling (415) 974-8506 or complete and submit the information on our web site at www.deltadentalca.org/how/nomdpo.html.
- If you don't visit a DPO dentist, seek treatment from a Delta dentist, whose fees are preapproved by Delta, to reduce your out-of-pocket expense.

● **How can I obtain benefits and eligibility information?**

Delta's web site allows enrollees to view that information Monday through Saturday. By entering your last name and the primary enrollee's social security or identification number, you can view information about coverage for enrollees and family members, including maximums and deductibles, benefit levels for standard and orthodontic coverage, and details such as the number of cleanings covered in a year. For those without Internet access, our Delta Information Access Line (1-888-335-8227) gives you the same information through your touchtone phone. We also have a service called BeneFax (1-888-335-8227) that sends detailed enrollee benefits summaries directly to your fax machine.

● **What happens if I have the DPO plan and my spouse has coverage with another company?**

When you are covered by two dental plans, you have "dual coverage." While your benefits will not be doubled, the two carriers will coordinate your benefits, so you may enjoy lower out-of-pocket costs.

If, for example, both plans provide two cleanings a year, with 80 percent coverage, you are not covered for four cleanings. Instead, the primary plan (the one offered by your employer) pays 80 percent, and the secondary plan usually covers up to the remaining 20 percent.

Different rules apply for some groups, so check your Evidence of Coverage booklet. A non-duplication of benefits provision limits benefits to those of the secondary plan. For example, if the secondary carrier has a non-duplication of benefits provision, and both carriers cover 80 percent, the total benefit is limited to 80 percent. You are responsible for paying the remainder.

● **How can I be sure I'll be able to afford the treatment my dentist recommends?**

Your dentist can send your treatment plan to Delta ahead of time, and we'll let you know what your share of the cost will be. This free service is called a predetermination.

● **What if I am unhappy with the dental care I receive?**

If you contact Delta, we can arrange for you to be examined by one of our consulting dentists in your area. If the consultant agrees that the work was faulty, Delta will ensure that the original dentist either corrects the work at no additional cost or grants a refund. In the latter case, you're free to choose another DPO or Delta dentist and still receive your full benefit.