



When you become a Delta enrollee, you get Delta's commitment to your satisfaction. Our responsibility goes beyond making sure that your dental bills are paid accurately and promptly. We work with Delta dentists to ensure that you are satisfied with the quality of your dental treatment and that your rights as a Delta enrollee are protected.

### What if I have questions about my DeltaPremier plan?

If you have any questions or concerns about your DeltaPremier program, call Customer Service toll-free at: (800) 765-6003 or send e-mail to [cms@delta.org](mailto:cms@delta.org)

*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

or send e-mail to: [cms@delta.org](mailto:cms@delta.org)

Visit Delta's web site at: [www.deltadentalca.org](http://www.deltadentalca.org)



***Getting the most  
from your  
DeltaPremier  
plan***





### ● How does DeltaPremier work?

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DeltaPremier is a managed fee-for-service plan that allows you to visit any licensed dentist. Under this plan, your dentist is paid for each service. You may be responsible for a deductible or copayment for certain services (check your

Evidence of Coverage for a list of your benefits) and any amount above your annual maximum. Here's an example of how a copayment works: if your program covers a procedure at 80 percent, you would be responsible for the remaining 20 percent of the dentist's approved fee.

### ● What are the advantages of visiting a Delta dentist?

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When you visit a Delta dentist:

- You do not pay the entire bill and wait for reimbursement from Delta. Instead, Delta pays its 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 they have negotiated with us. If you are responsible for a 20 percent copayment, you pay 20 percent of your dentist's approved fee. Also, Delta makes 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 if my dentist is a Delta dentist?

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Approximately 91 percent of California's dentists are Delta dentists, so there's a good chance yours is too. Ask your dentist if he or she is a Delta member. If you do not have a personal dentist, our web site ([www.deltadentalca.org](http://www.deltadentalca.org)) has a dentist directory service to help you locate a Delta dentist, as well as a map to each office location and additional information about our dentists. You also can call Delta's automated telephone directory service toll-free at (800) 4-AREA-DR (800-427-3237) to request a list of Delta dentists near you.

### ● Where do I get claim forms?

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Because Delta dentists agree to handle claim forms and other paperwork at no charge, you do not need to bring claim forms to a Delta dentist. If you visit a non-Delta dentist, Delta will accept any standard claim form or itemized receipt. Claims can be downloaded from our web site or can be faxed to you by dialing toll-free (877) 226-1974 and entering reference #32.

### ● My dentist is not a Delta dentist. Can I still visit him/her?

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Yes, your DeltaPremier plan allows you to visit any dentist. However, when you go to a non-Delta dentist, you do not receive the advantages of visiting a Delta dentist outlined at left.

### ● How do I change dentists?

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You can change dentists as often as you need to — you don't even need to notify us. If you wish, every member of your family can visit a different dentist.

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

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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 yourself 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 benefits summaries directly to your fax machine.

### ● What if I lose a filling while I'm traveling away from home?

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Your plan covers you and any eligible dependents anywhere in the world — even in situations that are not an emergency.

### ● What if I am unhappy with the dental care I received?

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All Delta dentists are required to meet professionally recognized standards for the quality of their services. If you are unhappy with the care you received from a Delta dentist, Delta can arrange for you to be examined by one of our consulting dentists in your area. If the consultant finds 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 that case, you're free to choose another dentist to have the treatment corrected.

### ● What happens if I have Delta, and my spouse has coverage with another company?

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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 will often cover up to the remaining 20 percent.

Different rules apply for some groups, so check your Evidence of Coverage booklet. Some plans have a rule that limits benefits to those of the secondary plan. In this case, the total benefit would be 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?

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If you are considering major treatment such as oral surgery, crowns or dentures, your dentist can request a predetermination from Delta. This free service helps you find out in advance what your program covers and how much your treatment will cost. Your dentist submits a proposed treatment plan to us, and we calculate your share of the cost.

Also, to be sure you are getting the best value from your dental plan, we recommend you visit a Delta dentist. Delta dentists limit their charges to fees approved by Delta.