



When you become a Delta enrollee, you get Delta's commitment to your satisfaction. Our responsibility goes beyond making sure that your dental bills get 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.



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



What enrollees
want to know
about Delta





● How do I know if my dentist is a Delta dentist?

Nearly 93 percent of California's dentists are Delta dentists, so there's a good chance that yours is too.

You can ask your dentist if he or she is a Delta member. If you do not have a personal dentist, check the dentist directory on Delta's web site (www.deltadentalca.org). You may also call Delta's toll-free directory service at (800) 4-AREA-DR (800-427-3237) and request a list of Delta dentists near you.

● What are the advantages of visiting a Delta dentist?

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, and 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 Delta dentists provide quality treatment?

All dentists accepted for Delta 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.

If you are unhappy with the care you receive from a Delta dentist, Delta can arrange for you to be examined by one of our consulting dentists in your area. If the consultant feels the work must be corrected, Delta will intervene with the original dentist to either have the work redone at no additional cost to you or obtain a refund. In the latter case, you're free to choose another dentist to have the treatment corrected.

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

Delta's fee-for-service programs allow you to select any licensed dentist. We recommend you visit a Delta dentist because you may enjoy lower out-of-pocket costs and the convenience of having your claim forms handled free-of-charge by the dental office.

● How do I change dentists?

Delta's fee-for-service programs allow you to see any 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?

Delta offers a free service called a predetermination to help 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.

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

When you are covered by two dental programs, you have "dual coverage." 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 program (the one offered by your employer) pays 80 percent, and the secondary program usually covers up to the remaining 20 percent.

Different rules apply for some groups, so check your benefits booklet. A non-duplication of benefits provision limits benefits to those of the secondary program. In this case, the total benefit would be limited to 80 percent. You are responsible for paying the remainder.

● What if I have questions about my Delta program?

If you have any questions or concerns about your Delta program, call Customer and Member Service toll-free at: (888) DELTA CS (888-335-8227) or send e-mail to cms@delta.org.