

# Frequently Asked Questions

## Why choose the Delta Dental PPO™ plan over paying a fee for service?

Delta Dental has negotiated substantial discounts from participating dental providers. This means that your dollars go much further. If you choose not to have dental insurance, charges will be at the dentist's fee for service—discounts will not apply. With Delta Dental, participating dentists will file your claim for you. You only pay the deductible or coinsurance. The provider will bill Delta Dental for the covered portion. Other benefits include:

- Extensive dentist panel. Nearly nine out of ten Colorado dentists participate.
- Comprehensive benefits.
- 156,000 dentists nationwide.
- Discounts on non-covered services.
- Two distinct provider networks: Delta Dental PPO and Delta Dental Premier\*.

## How do I find a Delta Dental dentist?

Visit [www.deltadentalco.com](http://www.deltadentalco.com), call toll-free 1-800-610-0201, or email [customer\\_service@ddpco.com](mailto:customer_service@ddpco.com).

## May I visit any dentist?

Yes. You have the freedom to see any dentist. You are enrolled in a Maximum Allowable Charge (MAC) plan, which is a feature of Delta Dental PPO. When you see a PPO dentist, you receive the lowest out-of-pocket costs. You may see any dentist, but claims will be paid according to the PPO schedule. If you see a Delta Dental Premier dentist, you will pay your coinsurance portion, plus the difference between the PPO fee and the Premier Maximum Plan Allowance (MPA). You will be protected from balance-billing if you see PPO or Premier providers, but not if you see a non-participating provider.

## What happens if I visit a non-participating dentist?

If you receive treatment from a dentist who does not participate with Delta Dental, you will be responsible for paying the difference between the Delta Dental PPO dentist's allowable fee and the amount the dentist actually charges. You will have the highest out-of-pocket costs when receiving care from a non-participating dentist.

## How many dentists participate with Delta Dental?

Nine out of every ten—more than 3,500—dentists in Colorado and more than 156,000 dentists across the nation are part of the Delta Dental PPO and Premier networks. Delta Dental's dual-network advantage means you will save money and enjoy balance-billing protection.

## What if I have an emergency outside the United States?

You will need to pay the bill at the time of service. Send your receipt and claim to:

Delta Dental of Colorado  
PO Box 173803  
Denver, CO 80217

## What if someone in my family has another dental insurance plan?

When someone has additional dental coverage, one plan is usually primary. This means that your dentist sends the claim for service to the primary insurance plan and may also submit it to a secondary plan. Delta Dental will coordinate benefits if a subscriber has coverage under more than one dental plan.

## How does the calendar-year maximum work?

A calendar year refers to the period from January 1 through December 31. Your deductible and coverage maximum start fresh each January 1. The maximums are not pro-rated; the full deductible and coverage maximum apply, no matter your start date.

## What tools are available online for Delta Dental members?

- Find a dentist
- Check claim status
- View benefits
- Print explanation of benefits (EOB)
- Print an ID card
- Oral health and wellness information

Visit [www.deltadentalco.com](http://www.deltadentalco.com) and click on the **MEMBER** login tab on the green bar at the top of the page. Enter your ID and password for instant access to your dental benefits. (First-time users will need to set up an ID and password.)

You can also use our mobile app for iPhone and Android users.

## How do I contact Delta Dental?

Contact customer relations Monday–Friday 8 a.m. to 6 p.m. Mountain Time):

Toll-free: 1-800-610-0201

After hours you can use our online self-service tools or call our Automated Call Center (ACC) for information on eligibility, benefits, and claims status.