Welcome to Delta Dental

What you need to know about transition of care

Your dental coverage is changing to Delta Dental of California on **Jan. 1, 2022**. This is your **effective date of coverage**. In general, procedures started before this date are the responsibility of your previous carrier, while procedures started on or after this date are handled by Delta Dental.

Are my benefits the same?
No, your coverage is changing. Please see your benefit highlights for the details.

How do I find an in-network dentist?
Visit **deltadentalins.com** to search for a Delta Dental PPO dentist in your area. Under your plan, you can visit any licensed dentist and receive benefits, but you'll save most when you visit a PPO dentist.

Where's my ID card?
You don't need one. Just tell the dental office you're covered under Delta Dental of California, and provide your name, birthdate and enrollee ID or Social Security number. Family members covered under your plan can provide your details.

If you prefer to carry a dental plan ID card, just log in to your online account at **deltadentalins.com** to print one out. Or, pull up your electronic ID card on your smartphone. Just log in to the website, or download the Delta Dental app.

What if I'm in the middle of dental work?
Here's how payment is determined:

- **Root canals:** If you started treatment before Jan. 1, 2022, your previous plan is responsible for any later treatment.

- **Crowns:** If the crown is placed on or after Jan. 1, 2022, it is covered by Delta Dental.

- **Orthodontics:** Your previous carrier will pay for treatment before Jan. 1, 2022, and Delta Dental will cover treatment starting after that date. Orthodontic payments are made in two installments: The first payment will be made upon receipt of the transition of care claim, and the second payment will be made 12 months later. If the remaining benefit is $500 or less, only one payment will be made. See the example on the next page if this applies to you or family members covered under your plan.

Are you currently in orthodontic treatment?

Don't worry. Delta Dental will pick up payments for your orthodontic treatment where your previous carrier left off.

What do I need to do to continue my orthodontic coverage?

Let your orthodontist know you're switching to Delta Dental of California. Your orthodontist will need to submit a claim form that includes the banding date, total case fee and length of treatment to the following address:

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

Will my lifetime orthodontic maximum reset?

No, your lifetime orthodontic maximum will carry over. This means any amount paid by your previous carrier will count toward your orthodontic maximum under Delta Dental.

How does Delta Dental calculate in-progress orthodontic treatment?

Delta Dental covers orthodontic treatment starting on your effective date. We determine the monthly cost of orthodontic treatment based on the overall cost, number of months in treatment and amount covered by your previous carrier. Check out the example below.

Example

This example assumes an 18-month treatment plan, with a lifetime orthodontic maximum of $2,000, total accepted cost of $3,500, coverage at 50% and $750 paid under your previous carrier.

1. To calculate how much Delta Dental will cover, multiply the total cost by the percent covered (50%).
   $3,500 x 50% = $1,750

2. Is this amount less than (or equal to) your $2,000 orthodontic lifetime maximum?

   If so, Delta Dental will pay that amount, minus the amount covered by your previous carrier ($750).*
   Yes, $1,750 < $2,000.

3. Subtract the amount paid under your previous carrier ($750). This is how much Delta Dental will pay.
   $1,750 - $750 = $1,000

* If the amount is greater than your orthodontic maximum, Delta Dental will pay up to the maximum minus the amount covered by your previous carrier ($2,000 - $750).