

## Q & A Saratoga Hospital

Delta Dental PPO or Delta Dental Premier Fee-for-service	
Can I visit an out-of-network dentist	<b>Yes</b> , but... Choose a <b>PPO Dentist</b> to save the most. Choose a <b>Premier dentist</b> if you can't find a PPO dentist (some savings)
Customer Service	<b>800-932-0783</b> (See benefit highlights for details.)
What procedures are covered?	Your plan covers a wide range of services, with no exclusions for most pre-existing conditions. Preventive care, like routine cleanings and exams, is offered at low or no cost. See highlights for details.
Are there deductibles and maximums?	Yes, usually. See highlights for details.
Am I covered for treatment I began under a different employer-sponsored plan?	<b>No</b> . Coverage is provided only for treatment started and completed after your effective date. Exception: Your plan may cover in-progress <b>orthodontics</b> .
What if I need to see a specialist?	You can visit a specialist without getting a referral from your dentist. Specialists usually charge higher fees than general dentists, so choose a PPO dentist to keep your costs down.
What is my out-of-area coverage?	You can visit any licensed dentist.
How do I change my dentist?	<b>You can change your dentist at any time without contacting us.</b> To find an in-network dentist, go to <b>deltadentalins.com</b> .
Do I need to fill out claim forms?	Not usually. Delta Dental dentists (PPO and Premier) will <b>always</b> file claims for you. Non-Delta Dental dentists will <b>usually</b> file claims for you. Dentists outside the U.S. <b>will not</b> file claims for you.

Do I need an ID card?	<p>No. Just tell your dental office:</p> <ul style="list-style-type: none"> <li>• Name of Delta Dental company</li> <li>• Your name</li> <li>• Your social security number</li> <li>• Your date of birth</li> </ul> <p>If you prefer to carry an ID card, you can print one out at home or pull up an electronic copy on your smartphone. Visit <a href="http://deltadentalins.com">deltadentalins.com</a> and log in your account.</p>
Are implants covered?	<p>Depends on plan. See “Prosthodontics” section on highlights. Implants are usually covered at 50% and are subject to the annual maximum.</p>
Is teeth whitening covered?	<p>No. Teeth whitening is considered a cosmetic procedure; cosmetic procedures are not covered.</p>
My spouse and I both have dental coverage. Can we coordinate benefits?	<p>Yes, usually. For more information about coordination of benefits (dual coverage), call Customer Service. If you’re planning major treatment, ask your dentist to request a pre-treatment estimate to see how much each plan will pay.</p>
How many cleanings can I get each year?	<p>Usually 2 per plan year.</p>
Why doesn’t my plan cover more cleanings?	<p>The American Dental Association recommends getting a cleaning and exam every 6 months. If you’re at low risk for dental problems, once a year may be appropriate.</p>
Are braces covered?	<p>Depends. See “Orthodontics” row on highlights. Orthodontics is usually covered at 50% and has a lifetime maximum. Some plans cover children only.</p>
Are Invisalign braces covered? What about mail-order braces?	<p>If your plan covers orthodontics, Invisalign is covered subject to the applicable percentage and orthodontic maximum. Mail-order braces are not covered.</p>
Can I get dental care in Mexico or another country?	<p>Yes, but you will need to pay up front, and submit the claim to Delta Dental for reimbursement. Include:</p> <ul style="list-style-type: none"> <li>• A detailed receipt, in English (or with translation)</li> <li>• Correct dental procedure codes</li> <li>• Amount in US dollars</li> </ul>
Can my college student child receive care while away at school?	<p>Yes, you can receive services at any dentist nationwide. To save money, choose a PPO dentist.</p>