

Greetings Episcopal Diocese of Arkansas Employees!

Delta Dental of Arkansas is proud to offer you quality dental insurance, and we hope you will take advantage of your benefits to receive the best care possible for your smile. For more information about your dental insurance plan, contact Delta Dental Customer Service at 1-800-462-5410.

Save Money

Delta Dental has the largest network of dentists in Arkansas and across the nation, which means you will find quality care wherever you are. While you are free to see the dentist of your choice, it works to your advantage to choose a dentist from one of the two Delta Dental networks: Delta Dental Premier and Delta Dental PPO. To obtain the *deepest* discounts and the *least* amount of out-of-pocket expenses, choose a dentist from the **Delta Dental PPO** network.



To locate a participating dentist near you, visit www.deltadental.com to use our online directory. The directory will create a list of dental offices that match your search and will also provide maps and directions to a selected office.

Increase Your Annual Maximum

Delta Dental's Carryover Benefit allows you to carryover a portion of your unused benefits each year giving you the opportunity to grow your coverage. If you need a procedure that costs more than your annual maximum, you can pay the difference with carryover benefits. You will qualify to carryover \$375 or 25% of your annual maximum each year if you meet the following requirements:

- You must submit at least one claim for covered services during the calendar year.
- Your paid claims must be less than half (\$749) of your annual maximum (\$1,500) for the Accumulation Year.

The amount accumulated under the Carryover Benefit cannot exceed the amount of the member's annual maximum (\$1,500).

Added Benefits

Through evidence based dentistry, Delta Dental encourages patients to receive the dental care that is most appropriate for certain medical conditions. For covered members with diabetes, heart disease, have a history of periodontal disease or who are pregnant, Delta Dental will cover up to four routine cleanings or periodontal maintenance procedures per year. The additional benefits may not be combined for patients with more than one of the above conditions.



choosing a dentist

As a member of Delta Dental, seeing a Delta Dental PPOSM dentist can help you save time and money.

You get:

- The best discounted rates
- No balance billing*
- No paperwork to file

And finding a Delta Dental PPO dentist is easy, because there are over 83,900 to choose from nationwide.



49%

of dentists participate in the Delta Dental PPO network.

why is it best to visit a Delta Dental PPO dentist?

Seeing a PPO network dentist can save you the most money. For example:

You have met your deductible and visit a dentist for a Basic Service, which your plan covers at 80%.

The estimated charge for the service is \$120. Here is the cost breakdown using each network:

network	estimated charge	maximum allowed fees <small>Set by Delta Dental</small>	amount Delta Dental pays	amount you pay
Delta Dental PPO	\$120	\$84	$\times 80\% = \$67.20$	\$16.80 <small>Best Deal!</small>
Delta Dental Premier	\$120	\$113	$\times 80\% = \$90.40$	\$22.60
Out of Network Dentist	\$120	\$100	$\times 80\% = \$80.00$	\$40.00 <small>20% + \$20 balance billing*</small>

*what is balance billing?

Our network dentists agree to accept Maximums on what they can charge for each service.

An out-of-network dentist hasn't agreed to the Maximums, and dentists in our Premier network have higher Maximums than PPO dentists.

When you see a PPO dentist, you won't have to pay the difference between what the dentist charges and what Delta Dental will pay, *aka Balance Billing*.

find a PPO dentist

To find a network dentist, go online to www.DeltaDentalTN.com, click on *Find a Dentist*, and select *Delta Dental PPO*.

You can also give us a call at (800) 223-3104, or simply ask your dentist if he/she is in the "Delta Dental PPO" network.

Carry Over Benefits

What is it?

The ability to carry over a portion of your unused annual maximum for future use.

How do I use it?

You have an annual maximum of \$1,500. You can carry over up to \$375 of your unused annual maximum every year. In order to be eligible for carry over benefits, you must receive at least one covered dental service and your claims must not exceed \$749 for the plan year. An electronic statement containing the amount of carry over you have available is posted on our website on March 1st of each year. Carry over benefits do not apply to orthodontia.

Examples

Year 1

- Patient has an annual prophylaxis/exam and fluoride
- Total claim cost \$200
- Carry over \$375 into next year

Year 2

- Refreshed annual max = \$1,500
 - Carry over max balance = \$375
- Total claims cost = \$375
- Carry over adds an additional \$375 into next year
 - Carry over max balance = \$750

Year 3

- Refreshed annual max = \$1,500
 - Carry over max balance = \$750
- Total claims cost = \$1,800
 - Exceeds claim threshold
 - First \$1,500 from annual max
 - Next \$300 from carry over benefit
- No carry over into next year
 - Carry over max balance reduced to \$450

Delta Dental of Arkansas
1-800-462-5410
www.deltadentalar.com

