

## Welcome to Delta Dental!

Delta Dental of Illinois is pleased to announce that we have been selected as your dental benefit carrier. We're honored that The University of Chicago has selected us, and we look forward to serving you. The University of Chicago has also selected ancillary vision coverage through Delta Dental of Illinois' affiliate, TruAssure Insurance Company. Information on your vision coverage through TruAssure Insurance Company is included on this website. Please refer to the appropriate links for contact information and details on these products.

Your dental benefit program includes a Dual Choice Monthly Switch Option, which allows you to switch between Delta Dental PPO and DeltaCare dental HMO on a monthly basis. Please read below for more information on Delta Dental PPO and DeltaCare dental HMO and how you switch between plans. Additionally, you have two contract periods available; please see below for more details. You can also access product brochures, information on how to find a network dentist and more on this website.

Depending upon which dental plan you select, you can be covered by either:

- **Delta Dental PPO**, our national preferred provider dental plan. This plan offers unrestricted access to two Delta Dental networks – **Delta Dental PPO and Delta Dental Premier**.
- **DeltaCare Dental HMO**, our dental health maintenance organization.

**Delta Dental PPO:** With the Delta Dental PPO plan, you may go to any licensed dentist anywhere in the country, regardless of whether the dentist participates in one of our networks. However, in the majority of cases, you will save money by going to a PPO or Delta Dental Premier network dentist. If you go to a PPO dentist, your out-of-pocket expenses will typically be less because these dentists accept reduced fees as payment-in-full. If Delta Dental's allowed PPO fee is lower than the dentist's usual charge, he/she cannot "balance bill" you for the difference. There are 117,600 Delta Dental PPO dentist locations throughout the country.

**Delta Dental Premier:** If you go to a Delta Dental Premier dentist, you may also realize savings. These dentists accept Delta Dental's maximum plan allowances (MPAs) as payment-in-full. If Delta Dental's MPA is lower than the dentist's usual charge, he/she cannot "balance bill" you for the difference. There are 195,417 Delta Dental Premier dentist locations throughout the country – approximately three out of every four practicing dentists nationwide! All Delta Dental network dentists agree to fill out and file claim forms for their Delta Dental patients – so you do not have to hassle with paperwork.

**Non-Network:** If you go to an out-of-network dentist, you will still receive dental benefits, but you may have to pay more because these dentists have not agreed to reduced fees or no balance billing. You may also have to file your own claim. Claim forms are available on our Web site at [ww.deltadentalil.com](http://ww.deltadentalil.com).

*Please see the examples that follow this letter to compare your savings when you use a Delta Dental PPO, Delta Dental Premier or non-network dentist.*

### **DeltaCare Dental HMO**

DeltaCare is a dental health maintenance organization ("Dental HMO"). In order to receive dental benefits, you must receive services from a dentist in the Dental HMO network. If you enroll in DeltaCare, you'll select a primary dentist for yourself and your covered dependents.

### **Dental Program Contract Period**

**The dental program is available for 6 month or 12 month contract periods.** Select the plan design and respective contract period that best meet your needs. Premium must be paid in full in order for the coverage to be activated.

### **How to Switch Between Delta Dental PPO and DeltaCare Dental HMO**

You must contact Delta Dental of Illinois' Customer Service Department by the 15<sup>th</sup> of the month. The switch will be effective the 1<sup>st</sup> of the following month. You can contact the Customer Service Department by phone at 800-323-1743.

Again, welcome to Delta Dental! We're pleased to present this coverage to you.

Sincerely,  
Your Delta Dental of Illinois Service Team

# Using a Delta Dental PPO or Delta Dental Premier® Dentist

## Can Save You Money!

It's as easy as 1-2-3.

1. Go to [www.deltadentalil.com](http://www.deltadentalil.com)
2. Click on Dentist Search
3. Find a dentist in your area

**Here's an example of how you'll save with a Delta Dental PPO dentist:**

Dentist's billed fee:	\$1,074
PPO allowed fee:	\$605
Delta Dental pays 50%:	\$302.50
Enrollee copayment:	\$302.50

*The Delta Dental PPO network dentist cannot bill the difference between his or her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$469 (the difference between the dentist's billed fee and the Delta Dental PPO allowed fee).*

**Here's an example of how you'll save with a Delta Dental Premier dentist:**

Dentist's billed fee:	\$1,074
Delta Dental's MPA (maximum plan allowance):	\$901
Delta Dental pays 50%:	\$450.50
Enrollee copayment:	\$450.50

*The Delta Dental Premier network dentist cannot bill the difference between his or her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$173 (the difference between the dentist's billed fee and Delta Dental's MPA).*

**Here's what you'd pay with an out-of-network dentist in this example:**

Dentist's billed fee:	\$1,074
Delta Dental's MPA:	\$901
Delta Dental pays 50%:	\$450.50
Enrollee copayment:	\$623.50

A non-network dentist CAN balance bill the enrollee the difference between the dentist's billed fee and the MPA, costing the enrollee an additional \$173 or \$231 compared to the Delta Dental Premier network dentist and an additional \$231 compared to the Delta Dental PPO network dentist.

The savings represented above are for example only. For more information, refer to your dental benefits booklet or call us at 800-323-1743.



[www.deltadentalil.com](http://www.deltadentalil.com)