



Welcome to Delta Dental!

Delta Dental of Illinois is pleased to announce that we have been selected as your dental benefit carrier. We are honored that the University of Chicago has selected us, and we look forward to serving you. Your employer has also selected vision coverage through Delta Dental of Illinois. DeltaVision<sup>®</sup> is provided by TruAssure Insurance Company, a wholly owned subsidiary of Delta Dental of Illinois, in association with EyeMed Vision Care networks. Information on your DeltaVision and ancillary coverage through TruAssure Insurance Company is included with this package. Please refer to the materials for contact information and details on these products.

### **Delta Dental PPO**

Your Delta Dental plan offers unrestricted access to two Delta Dental networks – Delta Dental PPO and Delta Dental Premier. 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 Delta Dental 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.

### **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 allowance (MPA) 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. More than three out of every four practicing dentists nationwide participate in Delta Dental Premier. Please see the reverse side of this letter for an example of how you can save with PPO and Delta Dental Premier. 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 a non-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 [www.deltadentalil.com](http://www.deltadentalil.com) under the Dentist section. You can also call our Customer Service department at 1-800-323-1743 to obtain a form.

To find a network dentist near your home or work, you can access a dentist directory on our Web site at [www.deltadentalil.com](http://www.deltadentalil.com) by clicking Dentist Search in the Subscriber section or by calling our toll-free number 800-323-1743, where you can access dentist listings through our automated phone system 24 hours a day, seven days a week or by speaking to a customer service representative Monday-Thursday from 7:00 a.m. to 7:00 p.m. and Fridays from 7:00 a.m. to 6:00 p.m. Central. A more detailed description of your benefits is included with this enrollment packet.

Welcome to Delta Dental! If you have any questions about your new dental program, please call our Customer Service department.

Sincerely,

Your Delta Dental of Illinois Service Team

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# Using a Delta Dental PPO<sup>SM</sup> or Delta Dental Premier<sup>®</sup> 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 a non-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 \$321 compared to the Delta Dental Premier network dentist and an additional \$321 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)