



Delta Dental of Oklahoma



State, Education & Local Government Employees

Benefits Options

2014

Delta Dental of Oklahoma Benefits Options for State, Education, & Local Government Employees | 2014

Delta Dental of Oklahoma is proud to continue serving as a vendor for dental benefits for state, education, and local government employees, their dependents, and eligible retirees. This brochure includes summary information about three custom-designed dental programs we have developed to specifically serve the dental care needs of you and your family: Delta Dental PPO, Delta Dental PPO – Plus Premier, and Delta Dental PPO – Choice.

You'll find additional information online at www.DeltaDentalOK.org and by selecting the State of Oklahoma web site tab, or contact Delta Dental of Oklahoma's Customer Service Department at 405-607-2100 (OKC Metro) or 800-522-0188 (Toll Free).

Why Choose Delta Dental?

Most Experienced. Since 1954, Delta Dental is the largest, leading, and most experienced provider of affordable, quality dental benefit programs. Dental benefits are our *only* focus!

Largest Networks. The Delta Dental PPO and Delta Dental Premier networks are the largest in Oklahoma and nationwide. Together, they create a system of nearly 91% of the dentists throughout Oklahoma and two-thirds nationwide. When utilizing a Delta Dental network provider, you are protected from dental charges that exceed the maximum allowable

amount for both the PPO and Premier networks. In addition, network providers are required to handle all claim form submissions to Delta Dental.

Excellent Service. Customers of Delta Dental love our convenient and courteous customer service staff. Our subscribers enjoy the convenience of a customer service call center located in Oklahoma City,



plus robust Web and automated systems. We're very proud to have received a stellar 98% **Customer Satisfaction** rating in 2012.

Timely, Accurate Claims Processing. Another hallmark of Delta Dental is our no-hassle, fast claims payments. In 2012, our Claims Department processed claims within an average of 1.65 days with an accuracy rate of 99.96%.

Helping Our Community. Delta Dental is much more than a dental benefits provider. As a not-for-profit corporation, we're committed to providing greater access to oral health care and education. Since 2000, the Delta Dental of Oklahoma Oral Health Foundation has given nearly \$8 million to fund oral health care and education related programs, projects and initiatives throughout Oklahoma.



Option 1 Delta Dental PPO



The Delta Dental PPO product option provides access to both the Delta Dental PPO network and the Delta Dental Premier network. Subscribers choosing this option will realize maximum savings when utilizing a dentist in the Delta Dental PPO network, but may also utilize a provider from the Delta Dental Premier network.

Benefit Plan	Delta Dental PPO Network	Non-Delta Dental PPO Participating Dentist/Out-of-Network
Class I: Diagnostic & Preventive Oral evaluations; routine cleanings; X-rays; fluoride and sealants for eligible dependent children; etc.	100%	100%
Class II: Basic Restorative Amalgam and composite fillings; stainless steel crowns (for eligible dependent children only); endodontics (pulpal therapy and root canal treatment); oral surgery; periodontics (excluding periodontal maintenance following active therapy, which is payable as a Class I service); etc.	85%	85%
Class III: Major Restorative Porcelain or cast restorations; prosthodontics (fixed partial dentures [bridges], removable partial dentures, and complete dentures); implants; etc.	60%	60%
Class IV: Orthodontics Available to the employee and his or her lawful spouse and eligible dependent children.	60%	60%
Deductible (applies to)	\$25 Per Person Per Benefit Year (Classes II & III)	\$25 Per Person Per Benefit Year (Classes II & III)
Maximum Benefit Payment - Classes I, II, & III Maximum Benefit Payment - Class IV	\$2,500 Per Person Per Benefit Year \$2,000 Per Eligible Person Per Lifetime	\$2,500 Per Person Per Benefit Year \$2,000 Per Eligible Person Per Lifetime

Example of Savings

Under your Delta Dental program, you may go to any licensed dentist, however, your out-of-pocket expenses will typically be lower when you go to a Delta Dental participating dentist. For example, payment of a covered Class II dental service is illustrated below (*the illustration assumes the annual deductible has been satisfied*).

Delta Dental PPO Participating Dentist		Delta Dental Premier Participating Dentist		Non-Participating Dentist (Out-Of-Network)	
Dentist Charge	\$100	Dentist Charge	\$100	Dentist Charge	\$100
PPO Maximum Allowable	\$70	Premier Maximum Allowable	\$85	Prevailing Fee	\$75
Plan Pays (85% of Delta Dental PPO Allowable)	\$59.50	Plan Pays (85% of Delta Dental PPO Allowable)	\$59.50	Plan Pays (85% of Delta Dental PPO Allowable)	\$59.50
You Pay*	\$10.50	You Pay*	\$25.50	You Pay*	\$40.50
*15% of Delta Dental PPO Allowable		*15% of Delta Dental PPO Allowable plus the difference between the PPO Allowable & the Premier Allowable		*Balance of the dentist charge	

Whether you receive treatment from a Delta Dental PPO or Delta Dental Premier provider, you will be protected from dental charges exceeding the Delta Dental maximum allowable amount for that network.

Option 2 Delta Dental PPO – Plus Premier



You can choose any properly licensed dentist to provide treatment under the Delta Dental PPO – Plus Premier product option. If you choose a Delta Dental PPO participating provider, all benefit claims are reimbursed based on the dentist's actual charge or the maximum allowable amount for Delta Dental PPO network providers, whichever is less. If you choose a Delta Dental Premier participating provider, all benefit claims are reimbursed based on the dentist's actual charge or the maximum allowable amount for Delta Dental Premier network providers, whichever is less. If you choose a non-network provider you are responsible for all charges that exceed the Delta Dental of Oklahoma payment.

Benefit Plan	Delta Dental PPO – Premier Networks	Non-Participating Dentist (Out-of-Network)
Class I: Diagnostic & Preventive Oral evaluations; routine cleanings; X-rays; fluoride and sealants for eligible dependent children; etc.	100%	100%
Class II: Basic Restorative Amalgam and composite fillings; stainless steel crowns (for eligible dependent children only); endodontics (pulpal therapy and root canal treatment); oral surgery; periodontics (excluding periodontal maintenance following active therapy, which is payable as a Class I service); etc.	70%	70%
Class III: Major Restorative Porcelain or cast restorations; prosthodontics (fixed partial dentures [bridges], partial dentures, and complete dentures); implants; etc.	50%	50%
Class IV: Orthodontics Available to the employee and his or her lawful spouse and eligible dependent children.	60%	60%
Deductible (applies to)	\$50 Per Person Per Benefit Year (Classes I, II & III)	\$50 Per Person Per Benefit Year (Classes I, II & III)
Maximum Benefit Payment - Classes I, II, & III Maximum Benefit Payment - Class IV	\$3,000 Per Person Per Benefit Year \$2,000 Per Eligible Person Per Lifetime	\$3,000 Per Person Per Benefit Year \$2,000 Per Eligible Person Per Lifetime

Example of Savings

Under your Delta Dental program, you may go to any licensed dentist, however, your out-of-pocket expenses will typically be lower when you go to a Delta Dental participating dentist. For example, payment of a covered Class II dental service is illustrated below (*the illustration assumes the annual deductible has been satisfied*).

Delta Dental PPO Participating Dentist		Delta Dental Premier Participating Dentist		Non-Participating Dentist (Out-Of-Network)	
Dentist Charge	\$100	Dentist Charge	\$100	Dentist Charge	\$100
PPO Maximum Allowable	\$70	Premier Maximum Allowable	\$85	Prevailing Fee	\$75
Plan Pays (70% of Delta Dental PPO Allowable)	\$49	Plan Pays (70% of Delta Dental Premier Allowable)	\$59.50	Plan Pays (70% of Prevailing Fee)	\$52.50
You Pay*	\$21	You Pay*	\$25.50	You Pay*	\$47.50
*30% of Delta Dental PPO Allowable		*30% of Delta Dental Premier Allowable		* Balance of the dentist charge	

When you receive treatment from a Delta Dental provider, you will be protected from dental charges exceeding the Delta Dental maximum allowable amount for the covered services.

Option 3 Delta Dental PPO – Choice



A low-cost program with access to one of the largest PPO networks in Oklahoma and nationwide.

Eligible members selecting the Delta Dental PPO – Choice option have full access to the Delta Dental PPO network and will be responsible for the amounts reflected in the Delta Dental PPO – Choice Description of Covered Services and Enrollee Co-payments table along with any deductibles. Delta Dental PPO – Choice option utilizes the Delta Dental PPO network for maximum savings and benefits. Although subscribers can use any dentist, their out-of-pocket expense will be greater if they use a provider other than a Delta Dental PPO provider.

Delta Dental PPO – Choice	
Covered Services & Co-payments	See the Delta Dental PPO – Choice Description of Covered Services and Enrollee Co-payments table, or contact your benefits enrollment representative
Deductible	\$100 Per Person Per Benefit Year Deductible applies only to Major Restorative (Level 4) Services
Maximum Benefit Payment	\$2,000 Per Person Per Benefit Year for Level 1, Level 2, Level 3, and Level 4 Services
Orthodontic Services	\$1,800 Per Eligible Person Per Lifetime

Examples of Covered Services & Co-payments

Below are examples of the types of services and co-payments under the Dental PPO – Choice option. For a complete list, see the Delta Dental PPO – Choice Description of Covered Services and Enrollee Co-payments table online at <http://www.DeltaDentalOk.org/client/ok>, or contact your benefits enrollment representative.

Level of Service	Procedure Code	Description	Enrollee Co-payment
Level 1	D0120	Periodic oral evaluation – established patient	\$5
Level 1	D1110	Prophylaxis – adult	\$5
Level 1	D1120	Prophylaxis – child	\$5
Level 2	D2140	Amalgam – one surface, primary or permanent	\$12
Level 2	D7111	Extraction – coronal remnants – deciduous tooth	\$11
Level 4	D2740	Crown – porcelain/ceramic substrate	\$241



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Frequently Asked Questions



Q. What tools does Delta Dental of Oklahoma offer that add convenience and ease to my dental plan?

A. At Delta Dental of Oklahoma, you can take advantage of *Spotlight*, our 24/7, free, and secure online portal that includes your personal dental benefits information. Through *Spotlight*, you may view and print your ID card, view your claims, access a Video Learning Center including Explanation of Benefits (EOB) videos, search our national and local dental directory, and much more! And if you're on the go and need to access your eligibility and benefits, find out about your past claims history, or search a dentist, call *Benefax*, Delta Dental's phone-fax based service that allows you to access your personal dental benefits information at the touch of a phone, *anytime* you wish! Sign up for *Spotlight* today!

Q. Can I obtain information about Delta Dental programs offered to state, education, and local government employees online?

A. Yes. To better understand your Delta Dental of Oklahoma offerings, we invite you to visit www.DeltaDentalOK.org and select the State of Oklahoma web site tab, or you may call the Delta Dental of Oklahoma Customer Service Department with specific plan questions.

Q. How do I know if my dentist is a Delta Dental dentist in a Delta Dental PPO or Delta Dental Premier network?

A. You can ask your dentist if he or she is a Delta Dental participating dentist and which network he or she is enrolled in, or you can check the Dentist Directory at www.DeltaDentalOK.org by selecting the State of Oklahoma web site tab.

Q. What are the advantages of visiting a Delta Dental participating dentist?

A. When you visit a Delta Dental participating dentist:

- You are only responsible for paying any non-covered

charges, deductible and co-payment amounts, and any charges over your plan maximum.

- You are *not* responsible for any charges that are considered a component part of a procedure. For example, when you receive a crown, you cannot be charged additional fees for tooth preparation, local anesthesia, an impression, or a temporary crown.
- All Delta Dental network dentists nationwide are required to handle all claim forms and other paperwork for you.

Q. My dentist is not a Delta Dental dentist. Can I go to any dentist?

A. Delta Dental programs allow you to go to *any* properly licensed dentist. While we recommend you use a Delta Dental PPO or Delta Dental Premier participating dentist to maximize your savings and benefits, you are free to choose any dentist.

Q. How do I change dentists?

A. Delta Dental programs allow you to see any dentist you wish, and there is no need to notify Delta Dental when you change dentists. You and your family members are also free to see different dentists, if you prefer.

Q. What is the difference between the Delta Dental PPO and Delta Dental Premier networks?

A. The Delta Dental Premier network is the largest managed fee-for-service network, consisting of nearly 91% of dentists in Oklahoma and two-thirds nationwide. The Delta Dental PPO network is the largest PPO network, consisting of more than 62% of dentists in Oklahoma, and more than 50% nationwide, providing deeper network discounts and savings for subscribers.