

## Maximizing Your Benefits Delta Dental PPO Plus Premier™



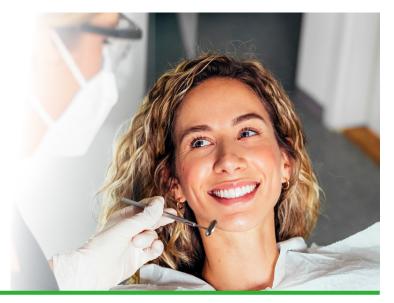
Access your ID card, search for a dentist near you, download the Delta Dental mobile app and more!

## Click on a topic to learn more:

Using Your Plan	Your Online Member Account	Finding a Dentist
Access Your	Using the	Oral Health &
ID Card	Mobile App	Wellness

# Using Your Plan

Using your plan is easy with Delta Dental of Kansas



YOUR DENTAL PLAN: Delta Dental PPO Plus Premier™

Using your plan is easy with Delta Dental of Kansas. Your plan utilizes both of Delta Dental's nationwide networks: Delta Dental PPO<sup>™</sup> and Delta Dental Premier<sup>®</sup>, but you will most likely save money by visiting a Delta Dental PPO dentist. Delta Dental PPO and Premier dentists submit claims for your exams/services to us, and we pay them directly - which means no hassle for you.

If you choose to use an out-of-network dentist, you will need to submit a dental claim form to us, and we will pay you back directly. Claim forms can be accessed by logging in to your member account at **DeltaDentalKS.com**.

## What is covered?

Your plan covers Diagnostic & Preventive Services, Basic Services and Major Services at different coverage levels. Check your benefit summary or benefit booklet for your plan specifics on services that are covered and coinsurance amounts.

**Diagnostic & Preventive Services** - these include services like cleanings and exams, X-rays, sealants and fluoride.

**Basic Services** - these include services like cavity fillings, root canals, and gum disease treatment.

Major Services - these include services like crowns, bridges and dentures.

## What will I pay?

Your dental plan helps you pay for dental services & procedures. Similar to medical insurance, deductibles, coinsurance and annual maximums are all ways that the cost is shared between you and your plan, making care more affordable.

Deductible - the amount you must pay out-of-pocket before your plan begins to pay.

**Coinsurance** - the fixed percentage you pay as your share of the cost of a covered service. Coinsurance kicks in after you meet any required deductible.

**Annual Maximum** - the most money your dental plan will pay for claims over a 12-month period. Your plan pays a coinsurance up until you've hit your Annual Maximum for the year. Once your Annual Maximum has been reached, any services after that are 100% your responsibility.

# Your Online Member Account

Easy access to your plan information



Your online member account is a great place to access the information you need about your dental plan. Access your account at **DeltaDentalKS.com**.

Through your account you can:

**Review your benefits and eligibility** - see what services are covered and when you're eligible for your next exam.

**Estimate your out-of-pocket costs**\* - This feature allows you to estimate costs based on your dental plan, your dentist, and specific procedures.

**Print your member ID card** - need another copy of your member ID card? No problem - you can print them here.

**Review your dental claims** - after your appointment, you'll be able to review your claims online.

View your Explanation of Benefits (EOBs) and sign up to receive them electronically -EOBs show you how your benefits paid toward your dental claim, and what out-of-pocket costs you may have. These are sent via mail whenever a claim is submitted, unless you elect through the member account to receive them electronically.

Need to create an account? Easily register for a member account using your member ID number. Your member ID number can be found on your ID card. If you have issues registering, or don't know your member ID number, call us at 800.234.3375.

\*The Dental Care Cost Estimator provides an estimate and does not guarantee the exact fees for dental procedures, what your dental benefits plan will cover or your out-of-pocket costs. Estimates should not be construed as financial or medical advice. For more detailed information on your actual dental care costs, please consult your dentist and call Delta Dental of Kansas at 800.234.3375.



Questions? 800.234.3375 Delta Dental of Kansas | DeltaDentalKS.com Find A Dentist

Finding an in-network dentist is easy



With over 95% of dentists in Kansas participating with Delta Dental, it's easy to find an in-network dentist.

Find an in-network dentist, or find out if your current dentist is in-network, by using our dentist search. You can search online at **DeltaDentalKS.com**, or by downloading the Delta Dental mobile app.

Search for a dentist or specialist in your network by choosing **Delta Dental PPO Plus Premier** in the "Your Plan" dropdown, and search by location, dentist name, spoken language, gender and more.

## What Benefit Do I Recieve by Visiting an In-Network Dentist?

An in-network dentist helps you save - when dentists agree to become part of Delta Dental's networks, they agree to accept established fees for services which may be generally less than what the dentist would normally charge. In-network dentists have also agreed not to "balance bill" you for the difference between the agreed upon fee and their usual fee.

The dentist deals with claim payments - when you use an in-network dentist, claim payments are sent directly to that dentist. If you visit a dentist who isn't in one of Delta Dental's networks, claim payments are sent directly to you - meaning out-of-network dentists may require you to pay the full cost of your care right at the office.

## **Access to Dentist Reviews**

We offer access to independent dentist reviews at www.healthgrades.com. You'll see a link to "Access Dentist Reviews" right below our dentist search at **DeltaDentalKS.com**.



Questions? 800.234.3375 Delta Dental of Kansas | DeltaDentalKS.com

# Access Your ID Card

Convenient Access to your Member ID Card



You will be mailed - or you've already received - two ID cards from us. However, there are more ways to access your ID card if you don't want to carry it in your wallet, or if you simply need more ID cards for your family. Your ID cards will always have your name on them, but all of your dependents on your plan can use that card.

## YOU CAN ACCESS YOUR MEMBER ID CARD IN ONE OF THREE WAYS:

## **Use Your Mobile ID Card**

Download the Delta Dental mobile app to access your ID card wherever you are. Once logged in, you can:

Save your ID card to your Apple Wallet or Google Pay - convenient access to your ID card right in your phone's wallet.

Save your ID card to the Delta Dental app's home screen - this means your ID card would be available before logging in to the app.

Email - email your ID card to your dependents or dentist.

## **Print Your ID Card Online**

Easily print your member ID card from your online member account at **DeltaDentalKS.com**.

## Call Us

Want us to send you additional ID cards? Call us at 800.234.3375.



## Delta Dental Mobile App

Manage your oral health anytime, anywhere



It's easy to use your dental benefits! The Delta Dental mobile app makes using your plan simple.





SCAN TO DOWNLOAD DELTA DENTAL MOBILE APP

## USE THE APP TO:

#### Mobile ID card

View and share your ID card from your phone, and easily save it to your device for quick access, including Apple Wallet and Google Pay.

#### Find a dentist

Search and compare dental offices to find one that suits your needs. Save your family's preferred dentists to your account for easy access.

## **Dental Care Cost Estimator\***

Find out what to expect to pay at your dental appointment with our Dental Care Cost Estimator. This easy-to-use tool provides estimated out-of-pocket costs based on your selected dentist, treatment and your dental plan.

## My coverage

Check you benefits & eligibility, view deductibles, and monitor your maximums.

#### See your claims

Look up detailed claims information for your dentist visits over the last 18 months.

#### Save your preferred dentist for quick access

Save your favorite dentists for quick access to contact information making it easy to schedule your routine cleaning.

\*The Dental Care Cost Estimator provides an estimate and does not guarantee the exact fees for dental procedures, what dental benefits plan will cover or your out-of-pocket costs. Estimates should not be construed as financial or medical advice. For more detailed information on your actual dental care costs, please consult your dentist and call Delta Dental of Kansas at 800-234-3375.

# Healthy Smiles All Year Long

Keeping your smile healthy is an important step in keeping your body healthy



## Help Your Dentist Help You

**See your dentist regularly** - doing so can help ensure that problems are taken care of before they become more serious and expensive. Even if you don't have symptoms, dental exams are important to make sure your teeth and gums stay healthy.

Take advantage of any exams, teeth cleanings or X-rays your dental plan covers - getting regular dental check-ups will help prevent dental complications or worsening of dental problems such as cavities. Most dental plans cover preventive exams at little to no cost to you.

**Become a partner in your dental health** - tell your dentist about your concerns, and ask questions about caring for your teeth. Make sure you also understand any treatment options your dentist recommends.

## Accessing Your Oral Health Risks

Is your oral health at risk? Know your score by taking a quick oral health risk assessment and share your results with your dentist. You can take your oral health risk assessment online at DeltaDentalKS.com/knowledge. By knowing your risk for gum disease, tooth decay and oral cancer, you can detect problems earlier and have better treatment options.

Visit DeltaDentalKS.com/Knowledge for more oral health education, tips and tools.



#### Discrimination is Against the Law

Delta Dental of Kansas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Delta Dental of Kansas does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

#### Delta Dental of Kansas:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Delta Dental of Kansas' Compliance Officer.

If you believe that Delta Dental of Kansas has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

Compliance Officer 1619 N. Waterfront Pkwy Wichita, KS 67206 1-800-234-3375 316-264-1099 <u>legal@deltadentalks.com</u> You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Delta Dental of Kansas'

Compliance Officer is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <u>https://ocrportal.hhs.gov/ocr/portal/lobby.isf</u>, or by mail or phone at:

U.S. Department of Health and Human Services 200 Independence Avenue, SW Room 509F, HHH Building Washington, D.C. 20201 1-800-368-1019, 800-537-7697 (TDD) Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

#### Language Assistance Services

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-234-3375 (TTY: 1-800-234-3375). CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-234-3375 (TTY: 1-800-234-3375).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-234-3375 (TTY: 1-800-234-3375)。

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-234-3375 (TTY: 1-800-234-3375).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-234-3375 (TTY: 1-800-234-3375) 번으로 전화해 주십시오.

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-

234-3375 (TTY: 1-800-234-3375).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-3375-3376-800 (رقم هاتف الصم والبكم: 1-800-234-3375). PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-234-3375 (TTY: 1-800-234-3375).

သတိျပဳရန္ - အကယ္၍ သင္သည္ ျမန္မာစကား ကို ေျပာပါက၊ ဘာသာစကား အကူအညီ၊ အခမဲ့၊ သင့္အတြက္ စီစဥ္ေဆာင္ရြက္ေပးပါမည္။ ဖုန္းနံပါတ္ 1-800-234-3375

(TTY: 1-800-234-3375) သုိ႔ ေခၚဆိုပါ။

KUMBUKA: Ikiwa unazungumza Kiswahili, unaweza kupata, huduma za lugha, bila malipo. Piga simu 1-800-234-3375 (TTY: 1-800-234-3375).