



Your Dental Benefits *The Local Choice*

Retiree Health Benefits Program for Medicare-Eligible

Retirees and their Medicare-Eligible Dependents

Welcome to Delta Dental of Virginia

In addition to the largest network of dentists in the nation and valuable benefits that help keep your out-of-pocket costs down, Medicare-eligible retirees and their Medicare-eligible dependents participating in The Local Choice Health Benefits Program also get 24/7 access to dental benefits information, claims and resources to help you manage your dental benefits. Visit Delta Dental of Virginia's interactive website today to find all the real-time information you need to make the most of your dental benefits.

Getting started

- Go to deltadentalva.com
- Look on the home page, under "Subscriber Connection"
- Click the link for "New user? Click here to register"
- Follow the instructions to select your username and password



Once you have your username and password, you can log into our secure site to

- Verify your benefits
- Check claims
- Access forms

You can also visit deltadentalva.com for information to help you understand your benefits, learn more about the value of good oral health and find a dentist near you. Just click on The Local Choice Health Benefits Program for Medicare-eligible retirees and their Medicare-eligible dependents link from the home page of deltadentalva.com or log into the secure website and you'll see why Delta Dental gives you something to smile about.

If you don't have access to a computer, contact Customer Service for any information about your benefits or claims or to obtain any necessary forms.

Your Dental Benefits

As a subscriber with The Local Choice Health Benefits Program for Medicare-eligible retirees and their Medicare-eligible dependents, your dental benefits will be administered by Delta Dental of Virginia starting January 1, 2011. With Delta Dental you have your choice of over 5,500* dental offices throughout Virginia and over 220,000** dental offices across the country. All dentists who have agreed to participate in a Delta Dental network will file your claims for you, will accept Delta Dental's allowance for services (in addition to any required coinsurance), and will abide by Delta Dental's guidelines for dental treatment.

*NetMinder, September 2010

**Delta Dental Plans Association, June 2010



The Delta Dental Network

Delta Dental offers The Local Choice Health Benefits Program for Medicare-eligible retirees and their Medicare-eligible dependents its largest network, with almost 86% of all dentists in Virginia and 80% nationally**. When you receive your dental care from a Delta Dental participating dentist, you will not be responsible for any charges that exceed Delta Dental's allowance for the covered services you receive. This means your out-of-pocket expenses will be limited to the amount of your coinsurance and any amount that exceeds your annual maximum.

Receiving care from dentists outside the Delta Dental Network

Should you decide to receive dental care from a dentist who is not a member of the Delta Dental Network, you will still receive benefits from your dental plan, but your share of the cost will likely be higher than if you received care from a participating dentist. In addition, you may have to file any claims yourself.

Highlights of The Local Choice Health Benefits Program for Medicare-Eligible Retirees and their Medicare-Eligible Dependents Dental Benefits Plan

	Delta Dental Pays	Benefit Limitations
Coverage		
Annual Benefit Maximum		\$1,500/member
Annual Deductible		\$0
Diagnostic and Preventive Care	100%	No Deductible
Oral Exams and cleanings Bitewing X-rays Full mouth or panorex X-rays Emergency treatment Occlusal guards		Twice in a plan year Twice in a plan year Once each 3 years
Basic Dental Care	80%	No Deductible
Restorative (silver and tooth-colored filling and other restorative services) Oral surgery (simple extractions and other minor surgical procedures) Endodontics (root canal therapy and other Endodontic services) Non-Surgical Periodontic Services (scaling and root planing) Surgical Periodontic Services (soft tissue and bony surgery, including grafts) Denture repair and recementation of existing crowns, bridges and dentures		Services covered under medical benefits are excluded Repeat treatment is a covered benefit only after 2 years from initial treatment Limitation of 2 years applies Limitation of 3 years applies Cost limited to 1/2 the cost of a new denture or prosthesis
Major Dental Care	5%	No Deductible
Crowns (single crowns, inlays and onlays) Prosthodontics (partials or complete dentures and fixed bridges) Dental implants		Once per tooth every 5 years Inlays are limited to the benefit for a resin restoration unless part of partial or bridge abutment Onlays are limited to the benefit for a metallic restoration Once every 5 years Dental implants are limited to once in a lifetime per site

Things to consider when choosing a dentist

Delta Dental Participating Dentist	Non-Participating Dentist
<ul style="list-style-type: none"> Participating dentists will have claim forms in the office and will complete and submit to Delta Dental at no charge. Payment will be made directly to the dentist for covered benefits. The dentist will accept Delta Dental's allowance for covered benefits. This means that you pay only the applicable coinsurance for these covered services. 	<ul style="list-style-type: none"> You may be required to pay the non-participating dentist in advance for the entire bill, complete claim forms and submit to Delta Dental. Payment will be made directly to you unless your dentist agrees to accept payment from Delta Dental. Non-participating dentists have not agreed to accept Delta Dental's allowance for their services. This means that, in addition to what Delta Dental pays, you must pay the applicable coinsurance and any difference between the non-participating dentist's charges and Delta Dental's payment for covered benefits.

Questions and Answers Concerning Your Dental Program

1. Are my benefits changing?

Yes, effective January 1, 2011 the following enhancements will be made to your plan:

- Your annual maximum will increase to \$1,500 per member per year, and
- You will now have 5% coverage for major services, which include crowns, bridges, dentures and dental implants.

2. What if I am currently in treatment for dental services?

Delta Dental aims for a smooth transition of your treatment in progress. Endodontics (root canals) and major restorative services (crowns, prosthodontics, dental implants) are typical benefit categories that often require several weeks for completion, resulting in the possibility of treatment in progress. Existing participants in The Local Choice Health Benefits Program for Medicare-eligible retirees and their Medicare-eligible dependents did not have major restorative coverage prior to January 1, 2011, so these transition issues are unlikely; however, if a root canal was performed prior to January 1, 2011, the previous carrier would be responsible for payment of the root canal claim.

All major restorative services (see above) started prior to January 1, 2011 were not a covered benefit by the previous carrier. If you were involved in treatment for any such service prior to January 1, 2011, Delta Dental will not be responsible for payment of the completion of these services. Any covered major restorative services started after January 1, 2011 will be covered under your new Delta Dental plan.

3. Do I need to use a Delta Dental participating provider?

Under your new Delta Dental plan, you may visit any licensed dentist for care. However, you will receive the highest level of benefits available if you choose a Delta Dental participating dentist. There are two Delta Dental participating dentist networks – Delta Dental PPOSM and Delta Dental Premier[®]. Delta Dental Premier is the largest network of dentists in the nation. Close to 86% of all dentists in Virginia* and 80% nationally** participate in the Delta Dental Premier network.

Delta Dental PPO is a smaller network of dentists than Delta Dental Premier. Dentists who participate in our PPO network have agreed to accept lower reimbursements for services, offering you the lowest out-of-pocket costs. More than 47% of all dentists in Virginia* and 45% nationally** participate with the Delta Dental PPO network.

4. How can I find out if my dentist participates with Delta Dental?

- Call Customer Service at 888.335.8296 from 8:15 a.m. – 6:00 p.m. EST Monday through Thursday and 8:15 a.m - 4:45 p.m. EST on Friday, or
- Check Delta Dental's website at deltadentalva.com, or
- Ask your dentist if he/she is a Delta Dental participating dentist.

5. How can my dentist enroll in the network?

Ask your dentist to contact Delta Dental's Customer Service department at 888.335.8296.

*Delta Dental of Virginia, September 2010

**NetMinder, June 2010

6. How can I avoid unexpected charges for dental care?

- See a Delta Dental participating dentist.
- Have your dentist file a pre-determination (not required, but recommended for services over \$250).
- Call Customer Service with any benefit clarification questions.

7. What will happen if I go out of network?

- You will be responsible for paying any difference between the non-participating dentist's charges and Delta Dental's payment.
- The dentist is not required to file the claim for you, and you may be required to pay the dentist at the time services are rendered and then file the claim for reimbursement from Delta Dental.

8. If I see a non-participating dentist, where do I file my claims?

All claims should be filed with Delta Dental of Virginia, 4818 Starkey Road, Roanoke, Virginia 24018.

9. Can I check my claims online?

Yes. You can register to view claims and other eligibility information at deltadentalva.com. See the inside front cover of this booklet for more information on how to register for online access.

10. What are the advantages of adding 5% coverage for Major Services?

In addition to covering a portion of the cost of Major Services, such as crowns, bridges, dentures and dental implants, adding these services as a covered benefit allows you to take advantage of the cost savings you receive when you visit a Delta Dental participating dentist. Here is an example of how much you could save on a crown procedure:

Full cast gold crown cost savings example (actual costs may vary)

	Delta Dental PPO		Delta Dental Premier		Non-Participating	
A. Dentist charge without network discount		\$800		\$800		\$800
B. Plan Allowance		\$637		\$706		\$706
C. % paid under your plan		5%		5%		5%
D. Delta Dental Pays	B x C	\$31.85	B x C	\$35.30	B x C	\$35.30
E. You Pay	B - D	\$605.15	B - D	\$670.70	A - D	\$764.70
F. Your Discount	A - B	\$163.00	A - B	\$94.00	A - A	\$0.00

Delta Dental of Virginia Mission Statement:

To improve the public's health through market leadership as the dental experts by delivering quality dental benefits and superior service supported by evidence-based science and innovative technology.



4818 Starkey Road, Roanoke, VA 24018
888.335.8296 • deltadentalva.com

The preceding information is offered as a brief description of The Local Choice Health Benefits Program for Medicare-Eligible Retirees and their Medicare-Eligible Dependents administered by Delta Dental of Virginia. If you have specific questions regarding benefit structure, limitations or exclusions, consult your Member Handbook Insert or call Delta Dental's customer service department at the number above.