

# Questions & Answers

## Dental Benefits Plan

### 1. What are my dental benefit options?

You have three benefit options to choose from. The Flex Option offers the highest level of benefits and the choice of any dental provider. In addition, you may receive an even higher level of benefits by choosing a Delta Dental PPO provider. You may also choose the Basic or Basic Plus Options. With these plans, you may choose from a list of over 600 general dentists and approximately 200 specialists. You need not select a dentist when you elect to participate in the plan and you needn't notify Delta Dental of your choice. You simply make an appointment with a Delta Dental PPO participating dentist and he or she will do the rest.

### 2. When will I be covered?

Your coverage begins on the first day of your employment with the university.

### 3. May I go to any dentist?

If you select the Flex Option you may go to any dentist you choose – with this option if you choose a dentist from the list of Delta Dental PPO providers you will receive a higher level of benefits. If you select the Basic or Basic Plus Options you will have the choice of over 600 local general dentists who participate in Delta Dental's PPO network.

### 4. How do I know if my dentist participates in one of the Delta Dental networks?

There are several ways to determine if your dentist is in a Delta Dental network, or, if you don't have a regular dentist, to find a Delta Dental participating dentist in your area:

- Simply ask your dentist if he or she is in the Delta Dental PPO network.
- Visit our website at [www.deltadentalmo.com](http://www.deltadentalmo.com) and click on **Looking for a Dentist**. Choose Delta Dental PPO formerly known as DeltaPreferred, and locate a list of dentists by zip code or a specific dentist by name.
- Call Delta Dental at 1-800-335-8266 or 314-656-3001 to request a dentist directory.

### 5. If my dentist does not participate with Delta Dental, and I do not want to change dentists, will my dental services still be covered?

**If you enroll in the SLU Flex Option Plan** you are eligible for benefits even if your dentist does not participate in a Delta Dental network. However, you may have to file a claim for dental benefits yourself and the benefit payment will be sent directly to you by Delta Dental – the payment will not be made to your dentist. The benefit payment for each service is based on the amount charged by the **majority** of dentists – also referred to as the prevailing fee. If the dentist's fee is higher than the prevailing fee, the patient is responsible for the balance, in addition to the deductible, coinsurance and any non-covered charges. Your out-of-pocket costs may be more if you **do not** use a Delta Dental network dentist.

**If you choose the Basic or Basic Plus Option**, services are only covered with participating Delta Dental PPO providers.

**6. Will I receive a Delta Dental of Missouri identification card?**

Yes! Although a card is not necessary when you receive care from a participating dentist, upon enrollment in SLU's dental plan, identification cards will be provided to you. Please follow the instructions on the card carrier. When you receive dental care from a Delta Dental participating dentist, simply present your card and the dentist's office will file the claim with Delta Dental for you. If you receive services outside of Missouri, please remind your dentist that your dental program is with **Delta Dental of Missouri** – the address is on the reverse side of the card. Dentists are very familiar with Delta Dental but this will help them direct the claim to the proper office.

**7. Will Delta Dental provide a benefit “predetermination” before I receive extensive dental treatment?**

“Predetermination” is the process of reviewing a dental treatment plan and identifying the eligible benefits prior to the services being rendered. Delta Dental recommends (it is not required) that you receive a predetermination of benefits for any proposed dental treatment in excess of \$200.

Delta's participating dentists are very familiar with this process and will gladly submit the predetermination documents for you. If you are in the SLU Flex Option plan and use a non-participating dentist, simply ask the dentist to forward a copy of the treatment plan to Delta Dental of Missouri. Our customer service department is available to answer any questions about benefit predeterminations.

**10. Where can I get a claim form and where do I send it?**

A claim form is available on Delta Dental's website – [www.deltadentalmo.com](http://www.deltadentalmo.com) -- by selecting **My Benefits** then selecting **Claim Form**.

If you use a Delta Dental participating dentist, he or she will file the claim for you. You simply present your Delta Dental identification card and the dentist's office handles the rest. If you are in the SLU Flex Option plan and use a dentist who does not participate in Delta's network, they may file the standard (universal) ADA claim form, which is used by the majority of dentists. It is not necessary to use a special claim form.

The address for submitting claim forms is located on the back of your Delta Dental of Missouri identification card. Claims should be sent to:

Delta Dental of Missouri  
P.O. Box 8690  
St. Louis, MO 63126

**11. How do I contact Delta Dental if I have questions?**

Delta Dental of Missouri's nationwide toll-free number 1-800-335-8266 is listed on the back of your identification card; in St. Louis you may call (314) 656-3001. The customer service department is available Monday through Friday from 8 a.m. until 5 p.m. central standard time. Experienced representatives are able to answer over 95 percent of all questions during the initial phone conversation. If your question requires further research, the customer service representative will call you back within 24 hours with either a response or an update on the progress made.

Questions can be e-mailed to Delta Dental's customer service department at [service@ddpmo.org](mailto:service@ddpmo.org) or by visiting Delta Dental of Missouri's web site, [www.deltadentalmo.com](http://www.deltadentalmo.com), select the **About Us** section, then select **Contact Us**.

Delta Dental of Missouri's toll free number will also take you to the automated response system that provides eligibility, benefits, claims status and a means to request a dentist directory 24 hours a day, seven days a week.