

# Welcome to Delta Dental of Tennessee

Congratulations! You're now a member of Tennessee's largest and most flexible dental benefits program.



We do dental. *Better.*

# Member Information

Welcome to Delta Dental of Tennessee. We are pleased to provide your dental benefits coverage and we look forward to serving you. At Delta Dental, we provide hassle-free dental coverage to more than two million members. With the nation's largest dentist network, we offer you more choices—and better service—than anyone else. That's why 98% of our members stay with us year after year.

Your health and satisfaction come first at Delta Dental of Tennessee. Please refer to this brochure whenever you have questions about your dental coverage. You can also visit us online at [www.DeltaDentalTn.com](http://www.DeltaDentalTn.com) or call us at (800) 223-3104.

## Finding a Dentist

Delta Dental provides the advantages of two of the nation's largest networks of participating dentists—the Delta Dental PPO<sup>SM</sup> network and the Delta Dental Premier<sup>®</sup> network. You and your family members are free to visit any licensed dentist, regardless of whether that dentist is a Delta Dental participating dentist. You'll save the most money and receive the highest level of benefits when you visit a dentist in your plan's network. Since most dentists are a part of our networks, there's a good chance your dentist already participates.

Call us or visit us online at [www.DeltaDentalTn.com](http://www.DeltaDentalTn.com) to find a participating dentist close to you.

## Submitting a Claim

If you choose a dentist in our network, all claims will be handled by your dentist. If you visit a non-participating dentist, you may need to submit your claim to:

Delta Dental of Tennessee  
240 Venture Circle  
Nashville, TN 37228

## Access Benefits Online

With Delta Dental's secure and easy-to-use Consumer Toolkit<sup>®</sup> you can access your benefits 24/7. Use the Consumer Toolkit to:

- Check benefit eligibility
- Print an ID card
- Find current benefit information
- Review claims

Simply go to [www.DeltaDentalTn.com](http://www.DeltaDentalTn.com) and click on "Members." Have your member information available to be able to access your private information.

## **THERE ARE SEVERAL ADVANTAGES TO SELECTING A PARTICIPATING DENTIST:**

- **No paperwork! Your dentist will fill out all forms and file the claims for you.**
- **No extra charges! You're responsible only for your deductible and/or co-insurance charges.**
- **You will never have to pay for services that exceed our allowed fees (also known as balance billing).**
- **You will never have to pay full price for a dental visit and then wait for reimbursement.**

## Frequently Asked Questions

### *What is covered on my plan?*

Please refer to the benefit summary (see insert) for a detailed description of your benefits.

### *What is not covered on my plan?*

- Treatment of injuries or illness as covered by Worker's Compensation or Employer's Liability Laws.
- Services received without cost from any federal, state, or local agency. This exclusion will not apply if prohibited by law.
- Cosmetic surgery or procedures purely for cosmetic reasons.
- Services for congenital (hereditary) or developmental malformations. Such malformations include, but are not limited to, cleft palate and upper and lower jaw malformations. This does not exclude those services provided under Orthodontic Benefits, if a plan benefit.
- Treatments to restore tooth structure lost or worn from wear, erosion, attrition, or abrasion.
- Treatment to rebuild or maintain chewing surfaces due to teeth out of alignment or occlusion, or treatment to stabilize teeth. For example: equilibration, periodontal splinting, and double abutments or bridges.
- Oral hygiene and dietary instructions, treatment for desensitizing teeth, prescribed drugs or other medication, experimental procedures, conscious sedation, and extra oral grafts (grafting of tissues formed outside the mouth to oral tissues).
- Charges by any hospital or other surgical or treatment facility and any additional fees charged by the dentist for treatment in any such facility.
- Services by a dentist beyond the scope of his or her license.

### *Do I need an ID card?*

No. Your dentist can verify your eligibility for coverage anytime by checking our online Dental Office Toolkit® or by calling our DASI system. You will need to provide your dentist with your social security number or alternate ID number (if applicable).

### *Can I find out what I will need to pay in advance of treatment?*

If you need dental work beyond basic services and would like to know your costs in advance of treatment, ask your dentist to request a predetermination. A predetermination will let you know the full cost of the procedure and approximately what your share of the cost will be. Please note that predeterminations are not a guarantee of benefits.

### *Do you coordinate benefits with other carriers?*

Yes. If you are covered by two or more dental plans—usually because both you and your spouse receive coverage through work—your coverage will be coordinated to ensure there is no duplication of payments. Your benefits will be handled by your “primary” carrier, which is the one that lists your name as the primary member.

For children who are covered by dental plans from more than one parent or guardian, the “Birthday Rule” is used to determine the primary carrier. The parent or guardian whose birthday comes first in the calendar year will determine which plan is considered the primary carrier. The Birthday Rule may be superseded by divorce or court ruling.

If your spouse (or child) has dental coverage through a company other than Delta Dental and that company does not cover the full cost of a dental visit or procedure, your spouse (or child) may be eligible to receive reimbursement for part or all of the coverage from Delta Dental provided that your spouse (or child) is also covered by your plan.

When you receive benefits from multiple plans for the same visit or procedure, the total coverage will never exceed the total amount of the bill.

## Contacting Us

We welcome your phone calls and value your time. You can call us toll-free at: (800) 223-3104. Our customer service representatives are available Monday through Friday 7:00 a.m. to 5:00 p.m. Central time. You can also call and speak to DASI, our automated inquiry system, 24 hours a day, seven days a week. With DASI, you can find a dentist, verify benefits, check claim and predetermination status, and more.



240 Venture Circle  
Nashville, TN 37228

(800) 223-3104 Phone  
(615) 244-5796 Fax

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