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## Employer's Frequently Asked Questions about the transition to Delta Dental of Washington

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### **What is Delta Dental?**

Delta Dental is America's largest and most trusted dental benefits carrier. We are proud to partner with the WTIA to serve you and your employees. With your WTIA's Delta Dental plan, your employees will now have access to the nation's largest dental network. All customer service and claims processing for your dental plan will be handled by Delta Dental of Washington, in Seattle, Washington.

### **How does this dental plan work?**

The dental plans offered to employers of the WTIA are Delta Dental PPO, preferred provider plans. Your employees can choose any dentist at the time of treatment. However, if they select a dentist who is part of the *Delta Dental PPO network*, they will receive a higher level of benefits. In addition, their out-of-pocket expenses will be lower and they can stretch their annual maximum further.

### **What are the advantages of seeing a Delta Dental PPO dentist?**

Delta Dental PPO dentists have agreed to a lower average fee schedule, so patient's financial responsibility towards their treatment cost will be lower. Delta Dental PPO dentists receive payment based on their lower PPO fees and they cannot charge them more than these pre-approved fees. They also agree to complete and submit claim forms directly to Delta Dental. Patients are responsible only for your deductible, coinsurance and/or amounts in excess of the annual maximums.

### **How do your employees find a Delta Dental PPO network dentist in their area?**

Patients can find a Delta Dental PPO network dentist in their area by visiting Delta Dental's Web site at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com). The Find a Dentist tool is under the Patients tab. To receive the highest level of benefits, employees should search by the Delta Dental PPO network.

### **My employee's dentist is not part of the Delta Dental PPO network, but he/she is part of the Delta Dental Premier network. Are there any advantages?**

Your employee's benefits will be lower than if they sought treatment from a PPO dentist. However, there are still advantages to receiving care from a Delta Dental Premier dentist. Delta Dental Premier Dentists also have pre-approved fees, but they are not typically discounted as much as a Delta Dental PPO dentist. Delta Dental Premier dentists will still submit claims for employees and receive payment directly from Delta Dental. Their payment will be based upon their pre-approved fees with Delta Dental. They cannot charge you more than these fees. Your employees are responsible only for your deductibles, coinsurance and/or amounts in excess of the annual maximums. Patients can find a Delta Dental Premier dentist in their area by following the instructions outlined above and look for the Delta Dental Premier network.

### **What if the dentist is not part of either network?**

Your employees are not limited to visiting a Delta Dental dentist. However, they will receive the lower level of benefits offered under their WTIA dental plan. Also, if they choose a non-network dentist, they will be responsible for having the dentist complete and sign claim forms. It will also be up to them to ensure that the claims are sent to Delta Dental. Claim payments will be based on actual charges or the maximum allowable fees for non-network dentists, whichever is less. Any difference between the dentist's actual charges and the plan's maximum allowable fees for non-network dentists is the patient's responsibility and can be balance billed to them. This is in addition to any coinsurance responsibility.

### **How does my employee pay their dentist?**

If your employee chooses a Delta Dental network dentist, the provider will complete the claim form and submit it to Delta Dental for you. The claim payment will be sent directly to the network dentist. Your employees are responsible only for their annual deductible and coinsurance amounts. If they see a dentist who is not part of one of Delta Dental networks, they will be responsible for having the dentist complete and sign the claim forms. It is also their responsibility to ensure that the claims are sent to Delta Dental.

### **Will my employees be receiving new ID cards for the dental plan?**

Yes, your employees will be receiving new dental ID cards from Delta Dental of Washington. Each enrolled employee will receive two cards. Delta Dental ID cards are issued with the employee's name and ID number. Covered dependents do not receive separate cards. The ID cards will have your employee's unique ID number with Delta Dental. They do not contain their social security number. Once your employee receives their ID card, please encourage them to share it with their dentist so they can submit future claims to the Delta Dental of Washington.

The cards will be mailed to your employee's home address around the time of their effective date under the plan. If they do not receive your cards prior to a dental appointment, they can still seek dental treatment. They can tell their dentist that they are covered by Delta Dental of Washington under the WTIA dental plan. The dentist can verify the employee's eligibility and benefits with Delta Dental's customer service department. Employees can also go to our website at [www.DeltaDentalWA.com](http://www.DeltaDentalWA.com) and print a copy of their ID card. This paper copy of their ID card will contain the information the dentist needs to submit a claim.

If your employee has lost their ID card or need additional copies, please have them contact our customer service department at (800) 554-1907. Our customer service representative can order additional ID cards for them.

### **What happens if one of my employee's or their dependent is currently in the middle of treatment when they initially become enrolled under the dental plan?**

A few dental procedures require more than one appointment, i.e., crowns, bridges, dentures and root canals. If the treatment is completed *after* the effective date under Delta Dental, the claim should be submitted to Delta Dental of Washington, not the WTIA's former dental carrier.

### **Against which plan year will multiple appointment procedures (i.e., crown, bridges, dentures and root canals) accumulate?**

Delta Dental reimburses these types of procedures on the date the treatment is completed (not started). For example, the tooth is prepped for a crown on December 15, 2023; however, the permanent crown is placed on the tooth on January 15, 2024. The claim will be paid after January 15th. It will accumulate towards the 2024 annual maximum.

## **What happens if my employee's child is currently in the middle of orthodontia (braces) when they initially become enrolled under the dental plan?**

It is important to confirm your plan under the WTIA offers orthodontia benefits. If your employee or their family member started orthodontia treatment prior to their effective date with Delta Dental, the claim will be prorated based on the remaining balance of the treatment plan when they become enrolled with Delta Dental. The below example assumes a December 1, 2023 effective date and the WTIA's orthodontic benefit of 50% coinsurance up to a \$1,000 lifetime maximum.

Banding Date: February 1, 2023

Total Length of Treatment: 24 Months

Total Case Fee: \$4,800

The available orthodontia benefit is determined by deducting the monthly fees for treatment prior to the effective date with Delta Dental from the total case fee. The monthly fees are determined by dividing the number of months in the Total Length of Treatment by the Total Case Fee -  $\$4800/24 = \$200$ .

\$ 4800 Total Case Fee

-\$2000 Deduct \$200 for Monthly Fee for 2/2023-11/2023 (10 months @\$200 each)

\$ 2800 Remaining Treatment Balance at Patient's Effective Date with Delta Dental

The remaining balance after these deductions is \$2,800. Payment is made at 50% of this remaining balance, up to the patient's \$1,000 lifetime maximum. So, with this example, Delta Dental would pay \$1,000 toward this patient's orthodontia treatment. (50% of \$2800 = \$1400. Benefit covers up to a maximum of \$1,000 of the \$1400.) Please instruct your employee to have their orthodontist submit the patient's treatment plan to Delta Dental of Washington.

## **How do my employees access information about their dental coverage?**

Once enrolled with Delta Dental of Washington, your employees will have access to our secured MySmile Patient Portal at [DeltaDentalWA.com](http://DeltaDentalWA.com). Our MySmile tool makes it easy for them to access information about their benefits and plan coverage, including remaining deductibles, maximums balances and payment history, view and print copies of their ID cards, get a cost estimate on upcoming care, and find a PPO network dentist. Upon their initial visit to MySmile, they will be prompted through a one-time registration process to set up a username and password, which will then be used on all subsequent visits.

They may also download our free mobile app available at the App Store for Apple users, or Google Play for Android users. Our mobile app allows them to Find a Dentist, check the status of their claim, view their coverage details and download their ID card to their phone's wallet.

## **How do I contact Delta Dental?**

For information on your dental benefits, you may:

Call 800.554.1907, Monday – Friday from 7am to 5pm, Pacific Time  
Text 833.604.1246, Monday – Friday from 7am to 5pm, Pacific Time  
Visit [DeltaDentalWA.com](http://DeltaDentalWA.com)

Our mailing address is:

Delta Dental of Washington  
PO Box 75983  
Seattle, WA 98175-0983