

# Delta Dental

## Welcome to Delta Dental of Virginia

In addition to the largest network of dentists in Virginia\* and valuable benefits that help keep your out-of-pocket costs down, The Local Choice members 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 coverage benefits.



## Getting started

- Go to [DeltaDentalVA.com](http://DeltaDentalVA.com)
- Click the Subscribers arrow to go to the Subscribers page
- Click the "New Users Register Here" link under the Subscribers Login box
- Follow the instructions to complete the registration process

Once you have your user name and password, you can log into our secure site to:

- Verify your benefits
- Check claims
- Access forms

You can also visit [deltadentalva.com](http://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 Plan link from the home page or Subscribers page of [DeltaDentalVA.com](http://DeltaDentalVA.com) or log into the secure website and you'll see why Delta Dental gives you something to smile about.



## Your Dental Benefits

As a subscriber with The Local Choice, your dental benefits are administered by Delta Dental of Virginia. With Delta Dental you have your choice of more than 6,900 dental locations throughout Virginia\* and more than 327,000 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 allowances for services (in addition to any required coinsurance and deductible) and will abide by Delta Dental's guidelines for dental treatment.

## Delta Dental Network

Delta Dental offers The Local Choice members its largest network, with more than 85% of all dentists in Virginia\*\*. 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, deductible and any amounts that exceed your annual or lifetime maximums.

## 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 network dentist. In addition, you may have to file any claims yourself.

\*Delta Dental Plans Association, September 2014  
\*\*Delta Dental of Virginia, November 2014

## Highlights of the Local Choice Dental Plan (Included in all Local Choice state wide options.)

### Preventive Option (Covers Diagnostic and Preventive services only, for a lower Premium.)

Delta Dental Participating Dentist
<ul style="list-style-type: none"> <li>Participating dentists will have claim forms in the office and will complete and submit to Delta Dental at no charge.</li> <li>Payment will be made directly to the dentist for covered benefits.</li> <li>The dentist will accept Delta Dental's allowance for covered benefits. This means that you pay only the applicable coinsurance and deductible for these covered services.</li> </ul>

Coverage	DELTA DENTAL PAYS	Benefit Limitations
<b>Diagnostic and Preventive</b>	100%	<b>No Deductible or maximum</b>
Oral exams and cleanings Fluoride treatment Bitewing X-rays Full mouth or panorex X-rays Emergency treatment Space maintainers Sealants		Twice in a plan year. Twice in a plan year for dependents under age 19. Twice in a plan year. Once each three years.  Only for non-carious, non-restored 1st and 2nd permanent molars for dependant children under age 19. Limited to one application per tooth.

### Comprehensive Option (Covers Diagnostic and Preventive services above. Also includes coverage for basic, major and orthodontic services for a higher Premium.)

Annual Benefit Maximum	\$1,500/member	Maximum paid by Delta Dental
Annual Deductible	\$25/member \$75/family	Paid by member
Lifetime Orthodontic Maximum	\$1,500/member	Maximum paid by Delta Dental

Non-Participating Dentist
<ul style="list-style-type: none"> <li>You may be required to pay the non-participating dentist in advance for the entire bill, complete claim forms and submit to Delta Dental.</li> <li>Payment will be made directly to you unless your dentist agrees to accept payment from Delta Dental.</li> <li>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 deductible and difference between the non-participating dentist's charges and Delta Dental's payment for covered benefits.</li> </ul>

Coverage	DELTA DENTAL PAYS	Benefit Limitations
<b>Primary Dental Care</b>	80%	<b>Deductible Applies</b>
Restorative (silver or toothcolored fillings; stainless steel crowns and other restorative services)  Oral surgery (simple extractions and other minor surgical procedures)  Endodontics (root canal therapy and other Endodontic services)  Periodontics (scaling and root planing, soft tissue and bony surgery, including grafts and other Periodontic services)  Denture repair and re cementation of existing crowns, bridges and dentures		Retreatment limited to once per surface in a two year period.  Services covered under medical benefits are excluded.  Repeat treatment is a covered benefit only after two years from initial treatment.
<b>Major Dental Care</b>	50%	<b>Deductible Applies</b>
Crowns (single crowns, inlays and onlays)  Prostheticotics (partials or complete dentures and fixed bridges)  Dental implants		Once per tooth every five years. Crowns for dependents under the age of 12 are not covered. Once every five years, fixed bridges or removable partials are not covered for dependents under age 16.
<b>Orthodontic Benefits</b>	50%	<b>No Deductible</b>
Removable fixed appliance therapy and comprehensive therapy		For adults and children.

## The Delta Dental Mobile App



Your oral health is important to Delta Dental – and to your overall health. We want to make it easy for you to make the most of your dental benefits so you can maximize your health, wherever you are. Delta Dental's mobile app gives you access to dentist search, claims and coverage right on your mobile device. We even have a toothbrush timer built in to make sure you keep up with your daily oral health routine.

### Getting Started

Delta Dental's mobile app is available for mobile devices using iOS (Apple) or Android. To download and install the app on your device, visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or, if you have a QR Code Reader installed on your phone, scan the code at the right to download. You will need an internet connection in order to download and use our free app.



### Using the App Without Logging In

Delta Dental's mobile app is available to all users. Without logging in, you can access our Find a Dentist and Toothbrush Timer tools.

### Logging in to View Benefits

Delta Dental subscribers can log in using the username and password they use to log in to our website. Launch the app on your device, then click the Login button. Enter your username and password, and click Login. If you've forgotten your username or password, there are links to retrieve them. Currently, we do not support registration on the mobile app. There is a link to register which will direct you to our website using your device's browser. For a better experience, we recommend registering on your personal computer and returning to the app to login.

### Securely Access Your Benefits

You must enter your user name and password each time you access the secure portion of the app. No personal health information is ever stored on your device. For more details on security, our Privacy Policy can be viewed via a link on the Login page of the app.

## Questions and Answers Concerning Your Dental Program

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

There are several ways:

- Call The Local Choice Service Team 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.
- Check Delta Dental's website at [DeltaDentalVA.com](http://DeltaDentalVA.com).
- Ask your dentist if he/she is a Delta Dental participating dentist.

### 2. 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 your Service Team with any benefit clarification questions.

### 3. What will happen if I go out of network?

- You will be responsible for paying the 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.

### 4. Where do I file my claims?

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

### 5. Can I access Delta Dental information online or using my Smartphone?

- Yes. Delta Dental offers TLC members the ability to view claims and eligibility, as well as estimate procedure costs, find a dentist and much more! Register at [DeltaDentalVA.com](http://DeltaDentalVA.com) for secure access to your dental benefits information. You can also access these same great online features from your mobile device at the same web address.

