



Getting Started With Your Delta Dental Benefits

You have great Delta Dental benefits, but now what? Let us help you better understand your benefits and how to use them.

Learn about your coverage

Knowing which procedures are covered, what your plan helps pay for, copay and deductible amounts, and any waiting periods is an important first step in understanding your benefits. We've put this information at your fingertips with the online Delta Dental Member Portal. Available 24/7, Member Portal gives members easy access to benefits, claims information, eligibility and more. Visit www.deltadentaloh.com/memberportal to get started.

Make a dentist appointment

Visit www.deltadentaloh.com/findadentist to find an in-network dentist near you. Remember, choosing an in-network dentist will save you the most money. When you call to make your appointment, tell the dental office you have benefits through Delta Dental of Ohio.

Receive dental care

When you see an in-network dentist, you may have to pay a copay or coinsurance depending on the services you receive and what your plan covers. But, participating dentists will file claims for you. If you see a nonparticipating dentist, you may have to pay the dental office for services up front and then file your own claims for reimbursement.

Delta Dental will pay its portion of the bill

Payment will be made directly to your participating dentist. If you see a nonparticipating dentist, Delta Dental will send payment to you once you've submitted the claim.



Frequently Asked Questions

I've never used my plan before. How does it work?

We'd love to help you learn about your benefit options and help you find a participating dentist. You can register online for our Member Portal, which provides 24/7 benefit information, and use our website's online dental search tool to find an in-network provider near you. If you need more assistance, you can reach our customer service team at 800-524-0149.

What is my member ID number?

Your member ID is either your Social Security number or a randomly assigned alternate ID number.

I didn't receive an Explanation of Benefits (EOB) for a recent dental office visit. How can I view/print my EOB statements?

Delta Dental doesn't mail EOB statements for services covered at 100 percent. However, you can view these anytime in your Member Portal account. There, you can also view claim information for any previous services, and click on the procedure codes for a detailed definition. To print EOB statements, click on the printer icon on your browser toolbar or select File, then Print.

My current dentist is not a participating Delta Dental provider. Will Delta Dental pay anything on my claim?

Delta Dental has a growing list of participating providers, and when you stay in-network, it may help reduce your out-of-pocket expenses. However, if you choose to see a nonparticipating dentist, you will still be eligible for partial reimbursement, but you are responsible for paying your coinsurance plus any additional costs up to the dentist's charge.

How do I submit a claim for reimbursement?

Participating dentists submit claims for you. If you visit a nonparticipating dentist, you may need to file your own claims. Printable claim forms are available to download within Member Portal. Either you or your dentist may complete the form and attach a copy of your bill. Completed forms should be mailed to Delta Dental, PO Box 9085, Farmington Hills, MI 48333-9085.

Who do I contact if I have a question?

You can reach our customer service team at 800-524-0149 Monday through Friday, 8:30 a.m. to 8 p.m. ET.

www.deltadentaloh.com

Find a Delta Dental Participating Dentist

Your Delta Dental plan allows you to visit any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental's two dentist networks—Delta Dental PPO™ and Delta Dental Premier®. You'll likely save the most money and receive the highest levels of coverage when you visit a Delta Dental PPO dentist. If you visit a dentist who does not participate in Delta Dental PPO, you can still save money if that dentist participates in Delta Dental Premier.

To find a participating dentist in your area, follow the simple steps below.

» Step 1

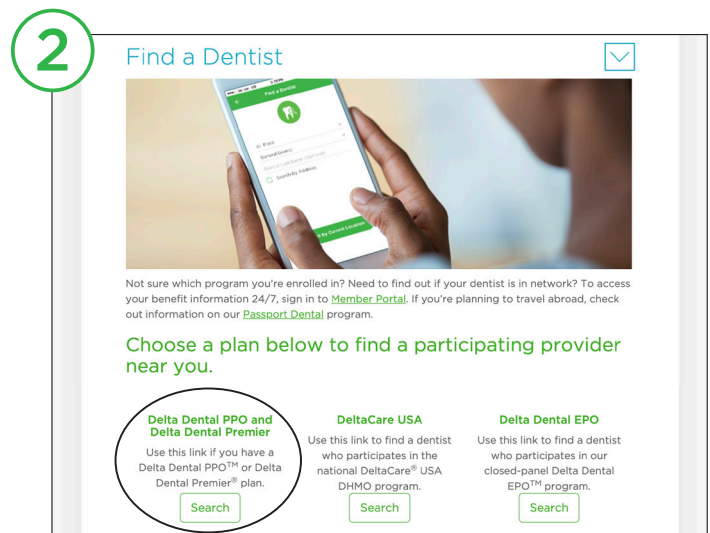
Visit www.deltadentaloh.com.
Click one of the **Find a Dentist** links.

You may also go directly to
www.deltadentaloh.com/findadentist.



» Step 2

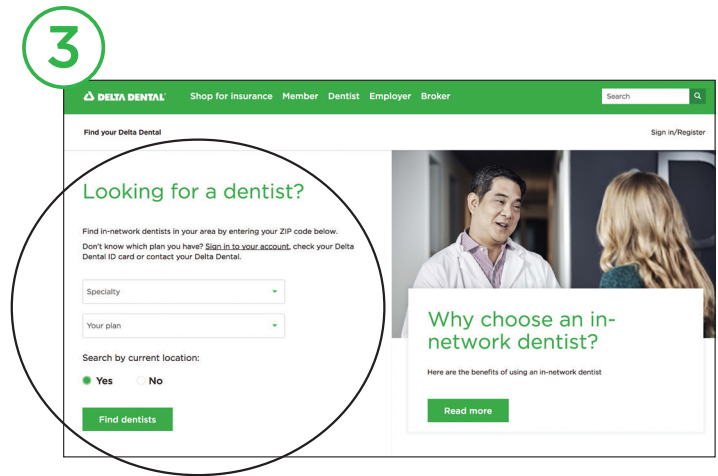
Select **Delta Dental PPO** and **Delta Dental Premier**.



» Step 3

The **Specialty** menu defaults to any dentist. If you want to search for a specific specialty, select the specialty from the drop-down menu. Then, select the **Your plan** menu and choose the appropriate network option for you.

- **Delta Dental PPO**—all providers who participate in Delta Dental PPO.
- **Delta Dental Premier**—all providers who participate in Delta Dental Premier.
- **Delta Dental PPO plus Premier**—all providers who participate in both Delta Dental PPO and Delta Dental Premier.



The search will display results that fit your criteria, and whether or not those providers also participate in other networks.

Next, select **Yes** to search by current location or **No** to search by address or ZIP code. *Choosing “Yes” may require you to change a location setting or you may need to go back and select “No” and manually enter your physical address if you receive an error message.*

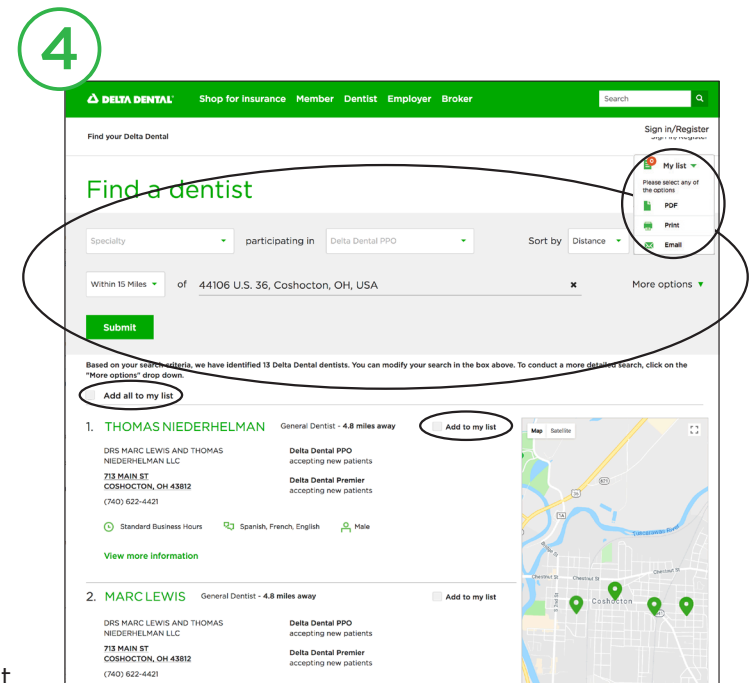
Select **Find dentists** to begin search.

» Step 4

Your results will be displayed. You can change your original search criteria for specialty, network, and address at the top of the page or sort your results by distance and number of results. By selecting **More options** you will see additional search criteria such as extended hours, accepting new patients, languages spoken and gender. You can also search for a specific dentist by name or office name. Once you have selected all of your search criteria, select the green **Submit** box to get your search results.

In addition to viewing your search results online, you can print or email your results, or view your results as a PDF under **My list**. To add dentists to your list, select the **Add to my list** or **Add all to my list** checkboxes.

Once you have added results to your list, select the down arrow to save as a PDF, print or email your list.



? Unsure of your plan type or looking for additional information?

Register or log in to Member Portal, Delta Dental's secure online tool for access to eligibility information, current benefits information, claims information and more.








Log in or create an account at www.memberportal.com.

Stay in Network and Save

As a Delta Dental PPO™ (Point-of-Service) member, you may see any dentist you like. However, you will likely save the most money and receive the highest level of coverage when you visit a Delta Dental PPO dentist.

Delta Dental PPO dentists	<ul style="list-style-type: none"> No balance billing on covered services Most significant network discounts with more than 368,000 office locations nationwide* Dentists file claims for member Payment sent to the dentist
Delta Dental Premier® dentists	<ul style="list-style-type: none"> Provider charges cannot exceed the maximum allowed fee for Delta Dental Premier dentists Significant network discounts with the most office locations nationwide—434,000* Dentists file claims for member Payment sent to the dentist
Out-of-network dentists	<ul style="list-style-type: none"> Balance billing No network discounts Members may need to file own claims Payment sent to the member

How it works: As shown below, your lowest out-of-pocket costs result from going to a Delta Dental PPO dentist. Lower costs help your maximum last longer.

Example savings for a crown by network	 Submitted charge	 Maximum allowed fee	 Percentage paid by Delta Dental	 Amount Delta Dental pays	 Amount dentist can balance bill	 Total amount you pay	 Total network savings
Delta Dental PPO	\$950	\$675	50%	\$337.50	\$0	\$337.50	\$275 ✓
Delta Dental Premier	\$950	\$898	50%	\$449	\$0	\$449	\$52
Out-of-network	\$950	\$744	50%	\$372	\$206	\$578	\$0

Delta Dental PPO dentists	Delta Dental Premier dentists	Out-of-network dentists
Delta Dental PPO dentists have agreed to charge \$675 for the \$950 service, a savings of \$275 . Your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$337.50 and you'll pay 337.50 .	Delta Dental Premier dentists have agreed to charge \$898—a savings of \$52 compared to the fee the dentist usually charges. Delta Dental's payment is based on the maximum allowed fee amount of \$898. Assuming you've met your deductible, Delta Dental will cover 50 percent of that \$898, paying \$449 . With a Delta Dental PPO (Point-of-Service) plan, the dentist cannot bill you the difference between Delta Dental's payment and the Delta Dental Premier maximum allowed fee.	Out-of-network dentists have not agreed to charge lower fees and can bill the full \$950 . For payment to nonparticipating dentists, Delta Dental establishes a nonparticipating dentist fee, which is the maximum fee allowed for the procedure, meaning Delta Dental pays \$372 . The dentist can bill you the difference between Delta Dental's payment and what they charge. This leaves you with a bill of \$578, which includes the \$206 the out-of-network dentist can "balance bill."

NOTE: Payment examples above are illustrative only. Fees and reimbursements can vary by location and dentist. They do however represent how payment is determined.
 *Delta Dental Plans Association, March 2021.

Find Delta Dental participating dentists near you by using the search feature on our website at www.deltadentaloh.com/findadentist, or by calling Delta Dental toll-free at 800-524-0149.



Stay Informed About Your Dental Benefits With Member Portal

Member Portal is designed to give you 24/7 access to important information regarding your dental benefits.

Use this secure online tool for access to eligibility information, current benefits information, claims information and more.

Once you have logged in to Member Portal, remember to sign up for electronic delivery of Explanation of Benefits (EOB) statements. You will be able to view your EOBs online and print copies when necessary.



All users must first register to gain access to the Member Portal. Privacy of your online benefit information is assured through highly secure encryption technology.

Get started today

1. Visit www.memberportal.com.

2. Log in.

NOTE: Member Portal has replaced Consumer Toolkit®.

If you currently have a Consumer Toolkit account, your username and password for Consumer Toolkit will work for Member Portal.

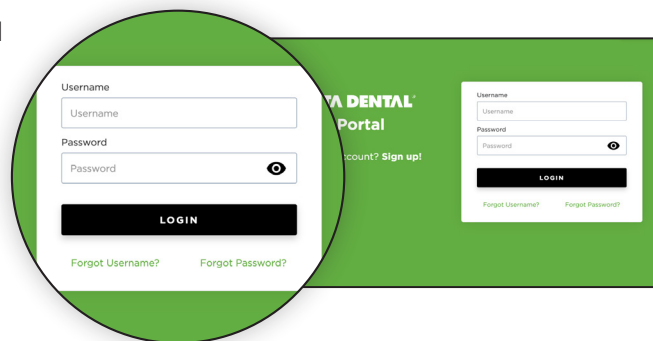
- If you have already registered, enter your credentials and click the “Login” button.
- If you are new to Member Portal, click the “Sign up!” link to register.

NOTE: You will need the subscriber’s (the person whose name is on the benefit package) member ID. The member ID is an assigned number unique to the subscriber. In most cases, the member ID is the same as the subscriber’s Social Security number.

3. Complete required fields and follow the on-screen instructions.

4. Select your own username and password to access the site.

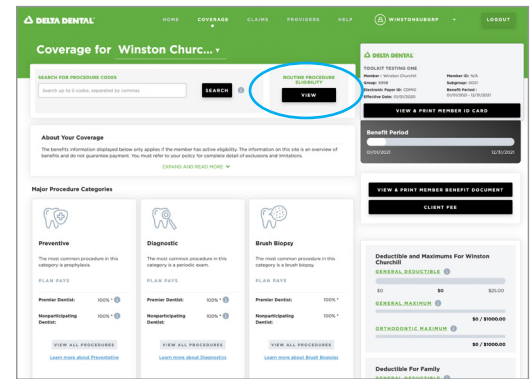
Additional help can be accessed through the Help menu within Member Portal. If you need further assistance, call Toolkit Support at 866-356-0301.



Member Portal features

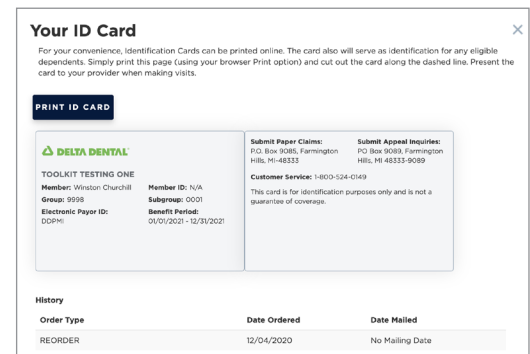
Find your benefits

Confirm eligibility and review benefits by clicking the **Coverage** link at the top.



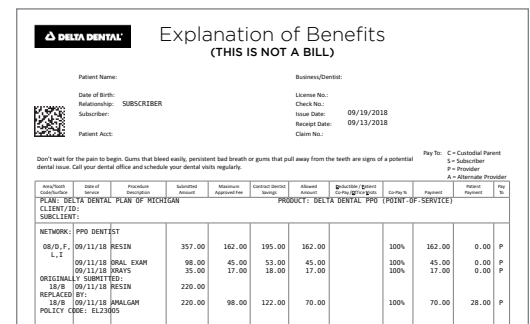
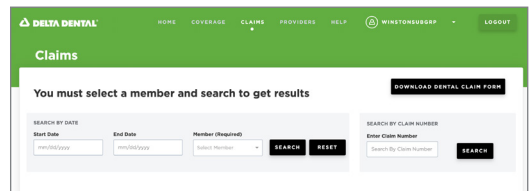
Print ID card

View and print your ID card 24/7 by following the **Print ID Card** link.



View your EOBs

Review and print EOBs by clicking the **Claims** link and entering the dates and patient's name.



Find a dentist

Use the **Find a Provider** link to select your Delta Dental network and find a participating dentist near you.

Nationwide, three out of four dentists participate in of Delta Dental networks, which means members have lots of choices nearby.

