

Welcome to Delta Dental PPO Plus Premier™



Brush for two minutes, two times a day



Floss daily



See your dentist regularly for preventive care

We're so happy you're with us! With the Delta Dental PPO Plus Premier™ plan administered by Delta Dental of Rhode Island, you've got our "dual" network advantage, along with the tools and information you need to take great care of your oral health.

As a Delta Dental member, you get:

- Instant recognition of your Delta Dental card nationwide
- No paperwork and no hassles. Our network dentists file claims with us on your behalf
- Access to a wide network of dentists nationwide

Make the Most of Your Dental Benefits

Register at deltadentalri.com

Create your online account to get important information and see up-to-the-minute tracking of how you've used your benefits. You can:

- Review your deductible and maximum amounts
- See who's covered on your plan and print a copy of your ID card
- Find tips to help you care for your teeth and gums
- Read the latest issue of *Grin!* magazine

See a participating dentist to maximize your benefits

You can select an in-network, or participating, dentist from our nationwide "PPO" or "Premier" networks. An in-network dentist may belong to either network (or both), but remember: **You'll have lower out-of-pocket costs when visiting a Delta Dental PPO in-network dentist.** And, we file claims for you and pay your dentist directly for covered services. Be sure to ask which network your dentist belongs to. Need to find an in-network dentist near you? Start with our **Find a Dentist tool** at deltadentalri.com. If you need help, call our friendly Customer Service team at 1.800.843.3582. We're here Monday through Friday, from 8 a.m. to 5 p.m. (ET).

Choose any dentist

You have the freedom to see a dentist who doesn't participate in the Delta Dental PPO or Premier program. But, doing so will usually cost you more money because the dentist hasn't agreed to accept our network allowances as full payment. If you see a non-participating dentist, ask the dentist to complete a standard American Dental Association (ADA) claim form. Claims should be sent to Delta Dental of Rhode Island, P.O. Box 1517, Providence, RI 02901-1517.

What to do in an emergency

If you have a life-threatening emergency, go to the nearest hospital for treatment and submit any claims to your medical insurance plan. If you have an urgent *dental* condition, seek treatment at the nearest dental facility, regardless of whether the dentist is in the Delta Dental network. You don't need prior approval before seeking treatment; however, your dental plan will pay only for covered services done in a dental facility by a licensed dentist. We don't cover services done in a hospital, surgi-center or an urgent care facility.

Most dental offices treat patients within 24 hours for urgent appointments. Use our Find a Dentist tool at deltadentalri.com or call Customer Service at 1.800.843.3582 if you need help finding a dentist.

Pre-treatment estimates

If your dentist recommends treatment that is expected to cost \$300 or more, it's a good idea for the dentist to file a pre-treatment estimate with us. We'll review the treatment plan and let you and your dentist know in advance how much we'll cover. For services that your dental plan doesn't cover at 100%, a pre-treatment estimate lets you know what your out-of-pocket costs will be. Your benefit highlights will tell you which services may *require* a pre-treatment estimate.

Coordination of benefits

If you or a family member has another medical or dental plan, we'll coordinate payment with them using, in most cases, standard insurance industry guidelines. This coordination helps control the overall cost of dental insurance. You're responsible for letting your dentist know that you're covered by another plan so your dentist can provide that information on your claim.

Your right to appeal

You have the right to appeal any adverse benefit decision on a claim or any pre-treatment estimate. We'll let you know about your appeal rights whenever a claim is not paid (in whole or in part). We do this through your Explanation of Benefits form or Pre-treatment Estimate notice. You'll find a detailed explanation of all your rights to appeal in the "Members" section at deltadentalri.com. Remember: Appeals need to be filed within certain timeframes, so please review your appeals rights carefully to be sure you don't miss a deadline. Additionally, if you are dissatisfied with any part of our practices or the quality of care you received, you, your authorized representative or your dentist can make a complaint over the phone, in an email or in a letter. Learn more at deltadentalri.com.

Changes in status

Certain changes in your family status affect your dental coverage. Tell your plan sponsor about a:

- Change of address
- Marriage or divorce
- Birth or adoption
- Death of a family member

Notice of nondiscrimination and accessibility policy

Delta Dental of Rhode Island does not discriminate on the basis of race, color, national origin, age, disability, or sex.

Español (Spanish): ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-843-3582.

Português (Portuguese): ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-843-3582.

Have questions? Get in touch.

Call our friendly Customer Service team at 1.800.843.3582. We're here Monday through Friday, from 8 a.m. to 5 p.m. (ET).