



# Growing our network

#### How Delta Dental is finding the right dentist for you

Finding a new dentist can be difficult, especially when you've had the same dentist for years. We know the struggle and understand your frustration. That's why Delta Dental is working so hard to add more dentists to our nationwide network.

#### Making strides

We believe in the importance of providing access to quality care. Our market-leading network position allows us to keep recruiting non-contracted dentists in your area and makes it easier for providers to do business with us through enhanced tools and new programs.

We make sure that network dentists are credentialed based on the standards of accrediting and regulatory agencies, and that they are thoroughly vetted so that you get the highest quality care.

#### Tools you can use

Don't have a dentist? The Find a Dentist tool allows you to search for a dentist in your area and filter by distance, specialty, office hours, languages spoken and even gender.

Remember, you can see any dentist you want, but you'll save the most by visiting a Delta Dental dentist. See how much you'll pay for a procedure by using the **Cost Estimator** tool. Compare costs between dentists and review your deductibles and out-of-pocket limits.

Both tools are available at http://www.deltadentalins.com/tamus. Log in to the member portal to access the Cost Estimator tool.

#### Questions?



Contact us at 800-521-2651 and give your PPO number 04170. You can also find more information about your plan online at deltadentalins.com/tamus

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of the District of Columbia — DC, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. - NY, Delta Dental Insurance Company - AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

West Virginia: Learn about our commitment to providing access to a quality dentist network at deltadentalins.com/about/legal/index-enrollee.html.











### 1. Q: What does it mean when my dentist is no longer in-network?

A: It means that your dentist has stopped participating in the insurance network. The dentist does not have a contract with Delta Dental or accept negotiated rates. Therefore, the dentist may charge you any amount.

### 2. Q: How can I find a new in-network dentist?

A: You can use the <u>Find a dentist</u> tool on Delta Dental's website or call the customer service number on your insurance card for assistance.

#### 3. Q: Can I continue seeing my current dentist even though they are out-of-network?

A: Yes, your A&M Dental plan allows you to see out-of-network dentists. However, the amount you pay out-of-pocket may increase because out-of-network dentists have not agreed to any set fees with Delta Dental. You can still visit this dentist, but since there is no contract, that dentist may charge you more than the plan's allowed amount for services.

### 4. Q: What happens to my ongoing treatments?

A: If you're in the middle of a treatment plan, discuss this with your dentist. Your dentist may agree to continue seeing you for the same cost of the treatment, but that's dependent on the dentist and any discussions you may have with that dental office.

### 5. Q: How are payments handled with out-of-network dentists?

A: Typically, you'll pay the dentist's full charges at the time of service, and then submit a claim to Delta Dental for reimbursement. When benefits are payable for services provided by non-contracting dentists, Delta Dental will

allow the lesser of the submitted fee or the maximum plan allowance set by Delta Dental. You will then be responsible for any amount over the payment allowed by Delta Dental.

### 6. Q: How do I file a dental claim for a non-participating dentist?

A: If you visit a non-Delta Dental dentist, you may need to file the claim yourself. Claims are typically processed within two weeks unless additional information is required from you or your dentist. Note that if you receive treatment outside the U.S., non-English documents must be accompanied by a translation.

Here's how to file a claim:

Download the claim form for your Delta Dental plan. You can log in to your online account or go to the website <a href="mailto:tamus.edu/benefits/dental">tamus.edu/benefits/dental</a> to find a claim form.

#### Delta Dental PPO

Complete the patient and subscriber information on the form.

Provide a detailed receipt or document provided to you by the dentist that includes:

- Dentist's name, address and phone number
- Date each service was performed
- Description, procedure code and fee of each service performed
- · List of affected teeth
- Total cost of services performed
- Dentist's National Provider Identifier (NPI)
- Dentist's Tax Identification Number (TIN)
- State license number
- Specialty code

Note: If any of the information above is missing from the document you receive from your dentist, enter it onto the claim form.

Make copies of the completed claim form and Statement of Treatment or detailed receipt for your records.

Mail the original copies to the address printed on the claim form.

# 7. Q: What should I consider when choosing a new in-network dentist?

A: Consider factors such as the dentist's location, office hours, emergency care options and patient reviews. Also, make sure the dentist offers the services you need.

### 8. Q: How can I ensure a smooth transition to a new dentist?

A: Request that your current dentist transfer your dental records to your new dentist. This will help your new dentist understand your dental history and continue your care effectively.

# 9. Q: What if I have an appointment scheduled with my current dentist?

A: If your dentist is soon going out-of-network, contact Delta Dental to understand your coverage for the scheduled appointment. You may need to reschedule with an in-network dentist.

## 10. Q. What if I am in the middle of orthodontic treatment, like braces?

A: Switching orthodontists in the middle of treatment can be challenging. Ideally, you would continue with your current orthodontist. It's best to discuss and resolve any final payment issues directly with the existing provider. However, if that's not an option, it's important to understand

how this will impact your remaining lifetime orthodontic benefit balance. Here are the key points to consider:

- Inform your current orthodontist. Notify current orthodontist as soon as possible about the decision to switch. They will need to prepare their treatment records and any necessary documentation for the new orthodontist.
- Know your remaining lifetime orthodontic benefit balance. The remaining balance of the lifetime orthodontic benefit is evaluated on a case-by-case basis and can be prorated by Delta Dental. This amount may vary depending on the length of treatment left, the amount already paid, and the remaining balance. It's crucial to confirm these details with Delta Dental before making any changes to avoid unexpected surprises.
- Understand coverage limits. Coverage limits may apply when visiting a new orthodontist. For instance, Delta Dental covers some ortho treatment codes, xrays, oral facial photographic images, and diagnostic casts once per case as part of covered orthodontic services. Any additional or subsequent submissions would not be covered and would be the patient's responsibility.