



LEARN ABOUT YOUR BENEFITS AND UNLEASH YOUR
SMILE POWER!



DeltaDentalTN.com

Welcome to Delta Dental

Good oral health is essential to a healthy life, and Delta Dental of Tennessee makes taking care of your smile easy with access to the nation's largest network of dentists, comprehensive benefits, exceptional service, and superior value.



An Ounce of Prevention

Did you know there is a direct connection between a healthy mouth and a healthy body? More than 120 signs and symptoms of diseases like cancer, diabetes, and heart disease can appear in your mouth and may be spotted by your dentist.¹ Also, visiting the dentist for cleanings and taking care of your mouth can help you manage some of these same diseases. Good health starts with a healthy smile!

Your Delta Dental benefits at your fingertips 24/7!

Use our online **Consumer Toolkit** or download the **Delta Dental Mobile App** to:



- ▶ Find a dentist
- ▶ Check benefits, eligibility & claims
- ▶ Mobile ID card (App Only)

- ▶ Print an ID Card (Toolkit Only)
- ▶ Toothbrush Timer
- ▶ Much more!

Visit DeltaDentalTN.com/ConsumerToolkit to harness the power of our **Consumer Toolkit** OR scan the QR code above to go to <http://uqr.to/mobileapp> to link to the App Store or Google Play Store. Register at www.DeltaDental.com. You will need a QR code reader to scan the QR code.

No Surprises!



Want to know how much a procedure will cost? Want to make sure a service is covered under your plan? Ask your dentist for a pre-treatment estimate.

Your dentist will send a request to us, and we will let him or her know if a service is covered, how much it may cost, and what you may have to pay. These amounts will not be exact, but they will give you a good idea of what to expect.



Keep it simple. Choose a Network Dentist.

- ▶ **No paperwork!** Your dentist fills out all forms and files claims for you.
- ▶ **No extra charges!** You are only responsible for your deductible and/or co-insurance charges.
- ▶ **No Balance Billing!** You never have to pay more than our Maximum Allowed Fees for services.
- ▶ **No waiting for reimbursement!** You never have to pay full price at the time of a dental visit.

2X The Smile Power®



Delta Dental offers two dentist networks to help cover your smile while keeping costs as low as possible. The **Delta Dental PPOSM Network** provides maximum cost savings, while the **Delta Dental Premier® Network** provides a safety net for additional access when you need it.

The Power of Two Networks

Delta Dental PPO

- More than 278,000 office locations nationwide
- Average savings of 30% on submitted fee
- No balance billing* and no paperwork to file

Delta Dental Premier

- More than 342,000 office locations nationwide
- Average savings of 18% on submitted fee
- No balance billing* and no paperwork to file

Out-of-Network

- May need to file your own claims
- May be balance billed*
- No discounts

Save when you see a network dentist

Your plan gives you access to Delta Dental's two networks.

Check your benefit summary for details on your specific plan.

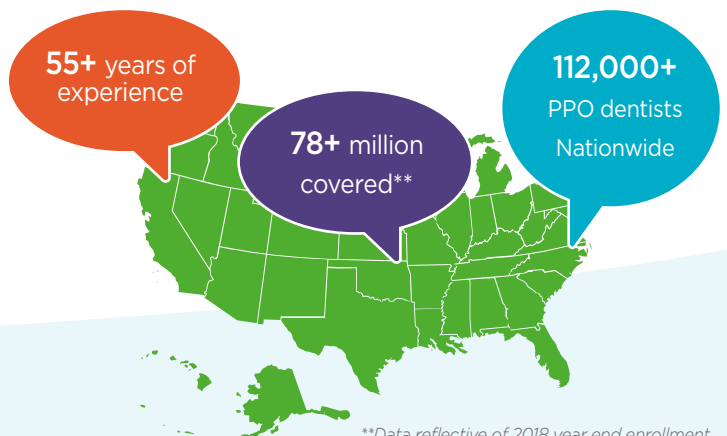
Example: You have met your deductible and visit a dentist for a Basic Service, which your plan covers at 80%. The estimated charge for the service is \$120.

NETWORK	ESTIMATED CHARGE	MAXIMUM ALLOWED FEES	AMOUNT DELTA DENTAL PAYS	AMOUNT YOU PAY
Delta Dental PPO	\$120	\$84 $\times 80\% =$	\$67.20	\$16.80
Delta Dental Premier	\$120	\$113 $\times 80\% =$	\$90.40	\$22.60
Out-of-Network Dentist	\$120	\$100 $\times 80\% =$	\$80	\$40.00

^This example is an estimate. Fees and reimbursements can vary by state.

*What is balance billing?

Our network dentists agree to accept maximums on what they charge for each service. An out-of-network dentist hasn't agreed to those maximums. When you visit a Delta Dental network dentist, you won't have to pay the difference between what the dentist charges and Delta Dental's maximum allowance.



**Data reflective of 2018 year end enrollment

Frequently Asked Questions



Do I need an ID card?

Actually, you don't! Your dentist can verify your eligibility anytime by using the Dental Office Toolkit (DOT) or by calling us at **(800) 223-3104**. Tell your dentist your social security number or your member ID number to verify.

Do I have to submit claims?

If you choose a dentist within our networks, all claims are handled by your dentist. If you visit an out-of-network dentist, you may need to submit your claim to:

Delta Dental of Tennessee, 240 Venture Circle, Nashville, TN 37228.

Need more help?

Do you have questions about your explanation or coordination of benefits? Want to know more about your eligibility? We're here to help. Many of these answers can be found through our website or through our online Consumer Toolkit. Visit **www.DeltaDentalTN.com** to learn more or give us a call at **(800) 223-3104**.

Customer Service Representatives are available Monday through Friday, 7:00 a.m. to 5:00 p.m. CST. Our automated inquiry system, DASI, is available 24 hours a day, 7 days a week. With DASI, you can find a dentist, verify benefits, check claim and pre-treatment estimate status, and more.

Learn More About Keeping Your Smile Power®



Sign up to receive our free quarterly online magazine *Grin!* Learn how to keep your smile power® with features, hygiene tips, recipes and more.

Visit **Tennessee.GrinMag.com** to discover more.

Bringing Smile Power® to Our Community

At Delta Dental of Tennessee our vision is to improve the overall wellness of the people in the areas we serve through our products, advocacy, education and philanthropy.

To learn more about our work in the community, visit **Smile180.org**.



Giving Smiles Back

Many Tennesseans do not have the resources to receive dental care. A poor oral profile can affect social and career opportunities. Delta Dental's Smile180 Foundation supports more than 25 low-cost dental clinics across the state.



238,752 Toothbrushes Donated

One way Delta Dental of Tennessee gives back is partnering with organizations like Second Harvest Food Bank and other community groups to provide toothbrushes to food-insecure homes twice a year.



Supporting Community Organizations

Delta Dental and its Smile180 Foundation partner with more than 110 community organizations dedicated to health and enrichment development.