

2010 DENTAL BENEFITS

Frequently Asked Questions

Q1	What if I am a pre-merger Delta employee and have dental work in progress as of January 1, 2010?
A1	For work on root canals and major restorative services (crowns, bridges, dentures) started prior January 1, 2010, and completed after payment of the claim will be made by Delta Dental of Minnesota (DDMN). There are no plan changes; however if your dentist participates in the DDMN network, you may be eligible for a discount.
Q2	Will DDMN honor a pre-treatment estimate obtained by my prior carrier for services after January 1 st ?
A2	Yes, DDMN will honor a prior administrator's pre-treatment estimate. Fees will be based on DDMN's 2010 network contracted rates, or their specific Reasonable & Customary schedule, which may be different from the estimate your prior administrator approved. The provider (dentist) or member should attach the estimate to the claim when submitted to DDMN for consideration.
Q3	How is orthodontic treatment in progress handled?
A3	<p>If a covered participant is in active orthodontic treatment (bands placed), the provider needs to supply DDMN with the following information:</p> <ul style="list-style-type: none"> o Treatment type (procedure number) o Total fee for treatment o Number of months treatment will take place o Provider signature o Claim form completed by orthodontist or member <p>The amount of the benefit that will be paid will be pro-rated based on the number of months of active treatment remaining and the eligibility status of the covered participant. DDMN will coordinate the lifetime maximum amount payable with what the previous carrier paid.</p>
Q4	If I started orthodontic treatment prior to January 1, 2009, am I still eligible for the \$2,500 lifetime maximum instead of the \$2,000 lifetime maximum?
A4	Yes, you are still eligible for the remaining balance of the additional \$500 allowed for orthodontic treatment if you started treatment prior to January 1, 2009.
Q5	What are the advantages of using a DDMN network dentist?
A5	<p>A DDMN network dentist participates in the Delta Dental PPO network or the Delta Dental Premier network. Advantages to utilizing one of these providers include:</p> <ul style="list-style-type: none"> o No balance billing – participants won't be billed for the difference between the actual procedure charge and the charge the plan allows. When a participant receives care from a non-network dentist, they are responsible for the balance of the bill. Participants are responsible for their deductible and coinsurance amount o No claim forms to file – when participants utilize a network provider, they bill DDMN directly. Participants receive an Explanation of Benefits (EOB) detailing their financial responsibility for any deductible or coinsurance amounts
Q6	Can I use any dentist?
A6	Yes, you have the freedom to see any dentist. You can also change dentists at any time. However, keep in mind using a DDMN network dentist can result in lower out-of-pocket expenses for you.
Q7	How are claims submitted?
A78	If you see a network dentist, they will bill DDMN directly. If you use a non-network dentist, in most cases, you will be required to provide your dentist with a claim form and you will need to file the claim with DDMN. The DDMN claim form will be located on Benefits Direct.

Q8	Will I receive a dental ID card?
A8	Yes, all participants will receive a dental identification card from DDMN. For pre-merger Delta employees this is a new procedure. It is important that you present this card to your dentist so he/she knows your dental coverage has changed and that your plan is now administered by DDMN. The card will contain your DDMN member number, which is your Delta employee number, and the address your dentist needs to submit claims. For pre-merger Northwest employees, please discard your old dental DDMN ID card and begin using your new one as of January 1, 2010. It will include your new member ID number, and the address the dentist needs to submit claims.
Q9	How will Flexible Spending Account (FSA) reimbursement be handled for dental claims through DDMN?
A9	If you enroll in a FSA with UHC for 2010 and elect the Automatic Payment Option on the myHealthcareView.com Web site, dental expenses are automatically submitted on your behalf by DDMN to UHC for payment from your FSA. This is the same procedure used for pre-merger Delta employees when MetLife was the claims administrator