



# Your Dental Benefits

The Local Choice



 DELTA DENTAL



# WELCOME...

## to Delta Dental of Virginia

In addition to the largest network of dentists in Virginia\* and valuable benefits that help keep out-of-pocket costs down, The Local Choice members also get 24/7 access to dental benefits information, claims and resources to help you manage your dental benefits at [DeltaDentalVA.com](http://DeltaDentalVA.com) to make the most of your dental benefits.

## Getting started

- Go to [DeltaDentalVA.com](http://DeltaDentalVA.com).
- Click Members to go to the Members page.
- Click Create an Account
- Follow the instructions to complete your registration.

Once you have logged in, you can:

- Verify your benefits
- Check claims and access forms
- Estimate costs for dental procedures
- Chat with a customer service representative

You can also visit our website for information to help you understand your benefits, learn about the value of good oral health and find a dentist near you. Just click on The Local Choice link from the home page or Members page of [DeltaDentalVA.com](http://DeltaDentalVA.com) or log into the secure website and you'll see why Delta Dental gives you something to smile about.

## Your Dental Benefits

As a subscriber with The Local Choice, your dental benefits are administered by Delta Dental of Virginia. With Delta Dental you have your choice of more than 7,500 dental locations throughout Virginia and more than 372,000 dental offices across the country.\* All dentists who have agreed to participate in a Delta Dental network will file your claims for you, will accept Delta Dental's allowances for services (in addition to any required coinsurance and deductible) and will abide by Delta Dental's guidelines for dental treatment.

## The Delta Dental Network

Delta Dental offers The Local Choice members its largest network, with more than 85% of all dentists in Virginia.\* When you receive your dental care from a Delta Dental in-network dentist, you will not be responsible for any charges that exceed Delta Dental's allowance for the covered services you receive. This means your out-of-pocket expenses will be limited to the amount of your coinsurance, deductible and any amounts that exceed your annual or lifetime maximums.

### **Delta Dental In-Network Dentists**

- In-network dentists will have claim forms in the office and will complete and submit to Delta Dental at no charge.
- Payment will be made directly to the dentist for covered benefits.
- The dentist will accept Delta Dental's allowance for covered benefits. This means that you pay only the applicable coinsurance and deductible for these covered services.

## Receiving care from dentists outside the Delta Dental Network

Should you decide to receive dental care from a dentist who is not a member of the Delta Dental Network, you will still receive benefits from your dental plan, but your share of the cost will likely be higher than if you visit a network dentist. In addition, you may have to file claims yourself.

### **Out-of-Network Dentists**

- You may be required to pay an out-of-network dentist in advance for the entire bill, complete claim forms and submit to Delta Dental.
- Payment will be made directly to you unless your dentist agrees to accept payment from Delta Dental.
- Out-of-network dentists have not agreed to accept Delta Dental's allowance for their services. This means that, in addition to what Delta Dental pays, you must pay the applicable coinsurance and deductible and difference between the out-of-network dentist's charges and Delta Dental's payment for covered benefits.



## Highlights of the Local Choice Dental Plan *(Included in all Local Choice state wide options.)*

**Preventive Option** *(Covers diagnostic and preventive services only, for a lower premium.)*

| Coverage and Limitations   | DELTA DENTAL PAYS |
|--|-------------------|
| <b>Diagnostic and Preventive — No deductible or maximum</b>  | 100%              |
| <b>Oral exams and cleanings</b> — Twice in a plan year.<br><b>Fluoride treatment</b> — Twice in a plan year for dependents under age 19.<br><b>Bitewing X-rays</b> — Twice in a plan year.<br><b>Full mouth or panorex X-rays</b> — Once each three years.<br><b>Emergency treatment</b><br><b>Space maintainers</b><br><b>Sealants</b> — Only for noncarious, nonrestored first and second permanent molars for dependant children under age 19.<br>Limited to one application per tooth. |                   |

**Comprehensive Option** *(Covers diagnostic and preventive services above. Also includes coverage for basic, major and orthodontic services for a higher premium.)*

| Annual Benefit Maximum <i>(maximum paid by Delta Dental)</i>  | \$1,500/member             |
|---|----------------------------|
| Annual Deductible <i>(paid by member)</i>   | \$25/member<br>\$75/family |
| Lifetime Orthodontic Maximum <i>(maximum paid by Delta Dental)</i>  | \$1,500/member             |
| Coverage and Limitations  | DELTA DENTAL PAYS          |
| <b>Primary Dental Care — Deductible applies</b>   | 80%                        |
| <b>Restorative</b> <i>(silver or tooth colored fillings; stainless steel crowns and other restorative services)</i> — Retreatment limited to once per surface in a two year period.<br><b>Oral surgery</b> <i>(simple extractions and other minor surgical procedures)</i> — Services covered under medical benefits are excluded.<br><b>Endodontics</b> <i>(root canal therapy and other Endodontic services)</i> — Repeat treatment is a covered benefit only after two years from initial treatment.<br><b>Periodontics</b> <i>(scaling and root planing, soft tissue and bony surgery, including grafts and other periodontic services)</i><br><b>Denture repair and recementation of existing crowns, bridges and dentures</b> |                            |
| <b>Major Dental Care — Deductible applies</b>   | 50%                        |
| <b>Crowns</b> <i>(single crowns, inlays and onlays)</i> — Once per tooth every five years. Crowns for dependents under the age of 16 are not covered.<br><b>Prosthodontics</b> <i>(partials or complete dentures and fixed bridges)</i> — Once every five years, fixed bridges or removable partials are not covered for dependents under age 16.<br><b>Dental implants</b>   |                            |
| <b>Orthodontic Benefits — No deductible</b>   | 50%                        |
| <b>Removable fixed appliance therapy and comprehensive therapy</b> — For adults and children  |                            |

## The Delta Dental Mobile App

Delta Dental wants to make it easy to make the most of your dental benefits so you can maximize your health. With the Delta Dental mobile app, you can search for a dentist near you, estimate costs for dental procedures and more.

### Getting Started

Delta Dental's free mobile app is available for Apple or Android devices. Visit the App Store (Apple) or Google Play (Android) and search for "Delta Dental."



### Finding a Dentist

The find a dentist feature of our app is available to all users. You can find a dentist without logging in, or log in to save preferred dentists for easy access.

### Using the App

Delta Dental members can log in using the username and password they use to log in to our website. Tap "Sign in" to enter your username and password. Then click "Sign in" again. If you've forgotten your username or password, there are links to retrieve them. Registration is also available on the app for new users.

You must enter your password each time you log in to the app. No personal health information is ever stored on your device.

## Delta Dental — Virtual Visits

Delivered by TeleDentistry.com

We give you another reason to smile! Members of Delta Dental of Virginia have 24/7/365 access to a dentist through Delta Dental — Virtual Visits when your dentist is not available.\*

### It's Safe

Teledentistry is a safe and effective way to receive care and avoid the emergency room. You can use Delta Dental — Virtual Visits when you:

- have a dental emergency and do not have a dentist,
- need access to a dentist after hours,
- or need to consult a dentist without leaving home or while traveling.

The teledentistry service is included in your existing dental plan\* and counts as an oral examination.

### It's Easy

Go to [DeltaDentalVA.com](http://DeltaDentalVA.com), visit the Members page and click on Delta Dental — Virtual Visits to connect with a TeleDentistry.com dentist or call 866-256-2101. TeleDentistry.com dentists provide the initial consultation and can write prescriptions\*\* when appropriate. Members will then be referred to a Delta Dental network dentist for further diagnosis and treatment.

### After the Initial Consultation

The consultation will be emailed to your Delta Dental network dentist for further treatment. If you do not have a Delta Dental dentist, TeleDentistry.com will refer you to an in-network dentist.

\*TeleDentistry.com services are only available to current Delta Dental of Virginia members. A TeleDentistry.com consultation counts as a problem-focused exam (D0140) under your dental plan. \*\*e-prescriptions are not available internationally through TeleDentistry.com.



## Questions & Answers

### **How can I find out if my dentist participates with Delta Dental?**

- Ask your dentist if they are a Delta Dental in-network dentist.
- Visit [DeltaDentalVA.com](https://www.DeltaDentalVA.com) or the Delta Dental mobile app.
- Call The Local Choice Service Team at 888.335.8296 from 8:15 a.m.-6:00 p.m. EST, Monday through Thursday and 8:15 a.m.-4:45 p.m. EST on Friday.

### **How can I avoid unexpected charges for dental care?**

- See a Delta Dental in-network dentist.
- Have your dentist file a pre-determination of benefits (not required, but recommended for services over \$250).
- Call your Service Team with any benefit clarification questions.

### **What will happen if I go out of network?**

You will be responsible for paying the difference between an out-of-network dentist's charges and Delta Dental's payment. The dentist is not required to file the claim for you, and you may be required to pay the dentist at the time services are rendered and then file the claim for reimbursement from Delta Dental.

### **Where do I file claims?**

All claims should be filed with Delta Dental of Virginia, 4818 Starkey Road, Roanoke, Virginia 24018.

### **Can I access my information online?**

Yes. Delta Dental offers members the ability to view claims and eligibility, estimate costs, find a dentist and more. Register at [DeltaDentalVA.com](https://www.DeltaDentalVA.com) or download the Delta Dental mobile app to access your dental benefits.



Delta Dental of Virginia's Mission:  
We create healthy smiles in the community  
through our people, access to quality oral care  
and health-related products and services.



Delta Dental of Virginia  
4818 Starkey Road  
Roanoke, VA 24018  
888.335.8296  
DeltaDentalVA.com  
DeltaDentalVABlog.com



The preceding information is offered as a brief description of The Local Choice's dental program administered by Delta Dental of Virginia. If you have specific questions regarding benefit structure, limitations or exclusions, consult your Member Handbook or call The Local Choice Service Team.