

Using a Delta Dental PPO® or Delta Dental Premier® Dentist Can Save You Money!

It's as easy as 1-2-3.

1. Go to www.deltadentalil.com
2. Click on Dentist Search
3. Find a dentist in your area

Here's an example of how you'll save with a Delta Dental PPO dentist:

Dentist's billed fee:	\$1,074
PPO allowed fee:	\$605
Delta Dental pays 50%:	\$302.50
Enrollee copayment:	\$302.50

The Delta Dental PPO network dentist cannot bill the difference between his or her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$469 (the difference between the dentist's billed fee and the Delta Dental PPO allowed fee).

Here's an example of how you'll save with a Delta Dental Premier dentist:

Dentist's billed fee:	\$1,074
Delta Dental's MPA (maximum plan allowance):	\$901
Delta Dental pays 50%:	\$450.50
Enrollee copayment:	\$450.50

The Delta Dental Premier network dentist cannot bill the difference between his or her billed fee and Delta Dental's allowed fee to the enrollee, saving the enrollee \$173 (the difference between the dentist's billed fee and Delta Dental's MPA).

Here's what you'd pay with an out-of-network dentist in this example:

Dentist's billed fee:	\$1,074
Delta Dental's MPA:	\$901
Delta Dental pays 50%:	\$450.50
Enrollee copayment:	\$623.50

A non-network dentist CAN balance bill the enrollee the difference between the dentist's billed fee and the MPA, costing the enrollee an additional \$173 or \$231 compared to the Delta Dental Premier network dentist and an additional \$231 compared to the Delta Dental PPO network dentist.

The savings represented above are for example only. For more information, refer to your dental benefits booklet or call us at 800-323-1743.



www.deltadentalil.com



SOUTHERN ILLINOIS HEALTH & WELLNESS INSURANCE TRUST

Delta Dental PPO Plan Highlights

Group #10713

Introduction

The Delta Dental PPO program allows you to go to any in- or out-of-network general or specialty dentist at the time of treatment. Southern Illinois Health & Wellness Insurance Trust dental enrollees have access to two networks, Delta Dental PPO and Delta Dental Premier. When you call your dentist's office to make an appointment, ask if your dentist participates in either Delta Dental PPO or Premier. Your out-of-pocket costs will vary depending on whether he/she participates in Delta Dental PPO, Premier or neither (i.e., "out-of-network"). **You will maximize your benefits by receiving care from a Delta Dental PPO network dentist.** There are 108,939 Delta Dental PPO and 186,611 Delta Dental Premier dentist locations nationwide.

Choosing Your Dentist

Under your Dental Plan, you may go to any in- or out-of-network general or specialty dentist. However, it is to your advantage to choose a Delta Dental PPO or Premier network dentist for the following reasons:

1) Payment to Delta Dental PPO dentists is based on reduced fees that are negotiated between Delta Dental and our PPO dentists; payment to Premier dentists is based on Delta Dental's maximum plan allowance. In both networks, you only have to pay your coinsurance and deductible – *you are not responsible for charges exceeding the reduced PPO fee if you receive treatment from a Delta Dental PPO dentist or the maximum plan allowance, if you receive treatment from a Delta Premier dentist.*

2) Because we reimburse Delta Dental PPO and Premier dentists directly, they agree to charge you no more than your coinsurance and deductible; in other words, *you do not have to pay the whole bill up-front and wait for reimbursement.*

3) Out-of-network dentists may charge more than Delta's reimbursement (based on the 90th percentile) and may balance bill you for any amounts which exceed this amount. If an out-of-network dentist's charge exceeds Delta's reimbursement, you will be responsible for the difference plus any applicable coinsurance and deductible. At the dentist's discretion, *you may also have to pay the bill up front.*

4) Delta Dental's PPO and Premier dentists will be complete and submit claim forms for you at no charge. Out-of-network dentists may require you to complete forms yourself or to pay a service charge.

**If your Delta Dental PPO or Premier dentist inadvertently charges you for amounts payable by Delta Dental, please call our customer service department at 1-800-323-1743.*

Non-Covered Services

There are some limitations on the expenses for which the Southern Illinois Health & Wellness Insurance Trust Dental Plan pays. For further information, refer to your certificate of coverage or call our customer service department.

Finding a Network Dentist

To verify your dentist's participation status, simply ask him/her if he/she is a Delta Dental PPO or Delta Dental Premier network dentist, call our interactive voice response (IVR) phone system, contact our customer service department or visit our Web site.

Visit Delta Dental of Illinois' Web site at
www.deltadentalil.com

The Southern Illinois Health & Wellness Insurance Trust Dental Plan utilizes the Delta Dental PPO and Delta Dental Premier networks. To locate a network dentist, click on Dentist Search in the Subscriber section.

You can search by:

- 1) City, state and ZIP code
- 2) Specialty
- 3) Dentist name (optional)

Summary of Benefits and Covered Services for Southern Illinois Health & Wellness Trust

Annual Maximum		\$1,000/person		
Annual Deductible (applies to <u>Basic/Major</u> only)		\$50/person; \$150/family		
Lifetime Orthodontia Maximum		\$1,000		
Dependents covered to age 20 & to age 26 if full time students	<u>*Delta Dental PPO Network</u>	<u>**Delta Dental Premier Network</u>		<u>***Out-of-Network</u>
Preventive/Diagnostic	100%	100%		100%
<ul style="list-style-type: none"> ◆ oral evaluations (two per benefit year) ◆ x-rays (bitewings – two per benefit year; full mouth - once every three years) ◆ prophylaxis (cleaning; two per benefit year) ◆ fluoride treatment (once per benefit year for children under age 19) ◆ space maintainers 				
Basic	90%	80%		80%
<ul style="list-style-type: none"> ◆ fillings ◆ oral surgery ◆ non-surgical periodontics ◆ surgical periodontics ◆ endodontics ◆ general anesthesia (in conjunction with oral surgery) ◆ sealants 				
Major	60%	50%		50%
<ul style="list-style-type: none"> ◆ crowns, jackets, cast restorations ◆ fixed/removable bridges ◆ partial/full dentures 				
Orthodontia	50% subject to lifetime maximum	50% subject to lifetime maximum		50% subject to lifetime maximum
<ul style="list-style-type: none"> ◆ for dependent children under age 19 				

*Delta Dental PPO dentists agree to accept payment based on the lesser of the submitted fee or the PPO discounted fee schedule, which is established at a level that typically delivers a 15-35% discount off of average billed charges. These dentists may not charge you for charges exceeding these fees.

**Delta Dental Premier network dentists agree to accept payment based on the lesser of the submitted fee or Delta Dental's maximum plan allowance. These dentists may not bill you for charges exceeding these fees.

***Non Network dentists are reimbursed at 90th percentile. These dentists may balance bill you for charges in excess of Delta's reimbursement.

The preceding information is a brief summary of the Southern Illinois Health & Wellness Insurance Trust Dental Plan and the services it covers.

If you have specific questions regarding benefit coverage, limitations or exclusions, contact Delta Dental at 1-800-323-1743.

Note: Delta Dental imposes no restrictions on the method of diagnosis or treatment by a treating dentist. A benefit determination relates only to the level of payment that your group dental plan is required to make.