DELTA DENTAL OF KENTUCKY TRANSTION OF CARE

Transition of Care for the Delta Dental PPOSM Bronze, Gold and Silver Plans

Most dental procedures are completed on the same day. But more complex treatments can involve procedures occurring over multiple days. If you are transitioning from a dental plan with another carrier to a Delta Dental plan and are in the middle of treatment, you'll want to be aware of Delta Dental's transition of care policy.

In general, covered services are paid by Delta Dental if the treatment date (*date of service*) is on or after the effective date of your Delta Dental coverage. The following information outlines how specific treatment in progress is handled:

Root Canals (Endodontic Treatment) – The *date of service* is usually considered the day the tooth is opened. Payment is based on the *date of service* submitted on the claim form.

Crowns – The *date of service* is usually considered the day the crown is placed; however, some dental offices may submit the claim based on the day the tooth was prepared (which may be an earlier date). Payment is based on the *date of service* submitted on the claim form.

Orthodontia (braces) – Orthodontic treatment in progress is prorated based on the initial *date of service*. Banding charges and monthly fees incurred prior to the effective date of your Delta Dental plan are subtracted from the total amount of the claim before we determine our payment. Delta Dental will commence payments on remaining amounts, up to the lifetime maximum, as follows:

- When Delta Dental's total payment is less than \$500, Delta Dental makes a lump sum payment at the time a claim is received for the services in progress.
- When Delta Dental's total payment is \$500 or more, Delta will set up the remainder of the payments to pay out automatically on a monthly basis. We do not do one payment and then another in 12 months.

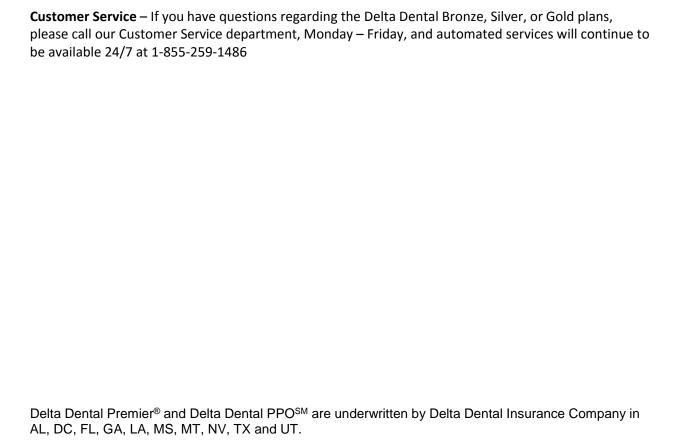
Orthodontic Lifetime Maximum - You will not receive a new lifetime maximum when you enroll in Delta Dental. Any lifetime maximum met under any prior coverage is only applied if the group asks for it. If they do not ask for their prior benefits to be added then they do get a new maximum.

Submitting an Orthodontic Claim - In order to begin receiving orthodontic payments, your dental office should submit the original orthodontic treatment plan (claim form) including the original service date, the total number of months of treatment proposed, ongoing monthly fees and payments made by other plans. Claims should be sent to the address listed below.

Claim forms – Delta Dental accepts any standard claim format. Delta Dental dentists automatically submit claims on behalf of their patients. If you are visiting a non-Delta Dental dentist, the dentist will usually print a form for you outlining the treatment performed. You can also download a blank claim form at http://www.deltadentalins.com/forms/claimform-enterprise.pdf. Claims should be sent to:

Delta Dental of Kentucky 10100 Linn Station Road Louisville, Kentucky 40223

DELTA DENTAL INSURANCE COMPANY TRANSTION OF CARE



DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, ME, MI, NC, NH, OK, OR, RI, SC, SD, VT, WA, WI, WY — Dentegra Insurance Company; AK, CT, DE, FL, GA, KS, LA, MS, MT, TN, WV and Washington, D.C. — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA – Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.