Transition of Care for the Delta Dental PPO™ 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 Dental will make two
 equal payments, one at the time the claim is received and a second 12 months
 later, not to exceed your plan's orthodontic lifetime maximum.

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 will be carried forward and applied to your current employer's lifetime 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 by logging into the Consumer Toolkit at www.DeltaDentalMl.com. Claim forms can be sent to the following address:

Delta Dental P.O. Box 9085 Farmington Hills, Michigan 48333-9085

Customer Service - If you have questions regarding the Delta Dental Bronze, Silver, or Gold plans, please call our Customer Service department, Monday - Friday, 8:30 a.m. - 8:00 p.m. ET, at 877 380-2051 or email us at: CustomerService@DeltaDentalMl.com.

Transition of Care for the DeltaCare® USA Platinum Plan

There are no transition of benefits for services started prior to the effective date of your DeltaCare® USA plan, except for orthodontic benefits. Orthodontic treatment in progress is limited to new DeltaCare® USA enrollees who, at the time of their original effective date, are in active treatment started under their previous employer-sponsored dental plan, as long as they continue to be eligible under the DeltaCare® USA plan. Active treatment means tooth movement has begun. Enrollees are responsible for all copayments and fees subject to the provisions of their prior dental plan. Delta Dental is financially responsible only for amounts unpaid by the prior dental plan for qualifying orthodontic cases. Please have your treating orthodontist complete and submit the transition of cared form which can be obtained at https://www.deltadentalins.com/forms/DeltaCareUSAContinuousOrthoCoverage.pdf along with a claim form within 30 days of your plan effective date.

Customer Service - If you have questions regarding the Delta Dental Platinum plan, please call our Customer Service department, Monday - Friday, 8:00 a.m. - 9:00 p.m. ET, at 1-800-546-9751 or email us at: dpcsddic@delta.org.

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.