



**Benefits at a Glance for: Toledo Electrical Welfare Fund Client #2145-3000, 3099, 4000, 4099**

## Retiree and Medicare Plan

We are pleased to announce you will be covered under Delta Dental PPO<sup>SM</sup> (Standard) beginning on January 1, 2018. You will have access to the nation’s largest dental networks – Delta Dental PPO<sup>SM</sup> and Delta Dental Premier<sup>®</sup>.

- With Delta Dental PPO (Standard), all claims are paid using the PPO Dentist Schedule.
- You cannot be balance billed when you seek treatment from a PPO Dentist – giving you added savings.
- When treatment is provided by a Premier Dentist, you may have to pay more, but cannot be billed more than Delta’s Maximum Approved Fee.

You can continue to see your current dentist; however, if your dentist does not participate in one of our networks, you may pay more. You are likely to **save more money** by visiting a dentist who is in one of these networks.

### Delta Dental PPO Standard

Covered Services:	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist*
<b>Diagnostic &amp; Preventive</b>			
<b>Diagnostic and Preventive Services</b> – exams, cleanings, fluoride, space maintainers.	100%	100%	100%
<b>Emergency Palliative Treatment</b> – to temporarily relieve pain	100%	100%	100%
<b>Sealants</b> – to prevent decay of permanent teeth	100%	100%	100%
<b>Non-Surgical Periodontic Services</b> –non-surgical services to treat gum disease	100%	100%	100%
<b>Radiographs</b> – X-rays	85%	85%	85%

\* When you receive services from a Delta Dental Premier or Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's PPO Dentist Schedule (or the Nonparticipating Dentist Fee) that will be paid for those services. This amount may be less than what the dentist charges or Delta Dental approves and you are responsible for that difference.

**Maximum Payment** - \$250 per person total per Benefit Year on all services.

**Deductible** - \$25 Deductible per person total per Benefit Year. This Deductible does not apply to diagnostic, preventive, sealants, periodontal maintenance, scaling and root planning, and full mouth debridement.

## What are the benefits of network providers?

### Delta Dental PPO Dentists

- Submit claims for you and payment will be sent directly to your dentist.
- Only charges you for your copayment and deductible, if any.
- Out-of-pocket costs are likely lower.

### Delta Dental Premier Dentists

- Submit claims for you and payment will be sent directly to your dentist.
- Only charges you for your copayment, deductible, and the difference between the Maximum Approved fee and the Delta Dental PPO Standard Fee.

### Out-of-Network Dentists

- May require you to submit your own claims.
- You may be responsible for making full payments to your dentist at the time of service.
- Delta Dental will send you a check for amount covered under your plan.

## How can I find a network dentist? How can I find out if my dentist is in the network?

You can find network dentists by visiting our website at [www.deltadentaloh.com](http://www.deltadentaloh.com) or by calling Delta Dental's Customer Service department at (800) 524-0149.

## What is the difference between a Delta Dental PPO and a Delta Dental Premier dentist?

Delta Dental PPO providers accept a lower fee than Delta Dental Premier dentists would accept. **This means that your out-of-pocket costs will likely be less when visiting a Delta Dental PPO dentist**, because your copayment percentage (if any) will be applied to a lesser amount.

You can still save money if that dentist participates in another Delta Dental program called Delta Dental Premier®. Delta Dental Premier dentists agree to accept no more than their local Delta Dental's Maximum Approved Fee as full payment for covered services. However, our payment for covered services will be based on the amount in the Delta Dental PPO dentist schedule and you are responsible for the difference between the Maximum Approved Fee and the Delta Dental PPO dentist schedule amount.

## Where should claims be submitted for services rendered prior to my effective date?

Claims for dental services rendered **prior** to January 1, 2018 must be submitted to Toledo Electrical Welfare Fund to receive reimbursement.

## Where should claims be submitted for services rendered after January 1, 2018?

Delta Dental PO Box 9085 Farmington Hills, MI 48333-9085

		Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-Of-Network Dentist
<b>ADULT CLEANING</b>	Dentist Charges:	\$86.00	\$86.00	\$86.00
	What Delta Dental Accepts:	\$49.00	\$76.00	\$65.00
	Coverage Level:	100%	100% of PPO fee	100% of PPO fee
	Amount Delta Dental Pays:	\$49.00	\$49.00	\$49.00
	<b>AMOUNT YOU PAY:</b>	<b>\$0.00</b>	<b>\$27.00</b>	<b>\$37.00</b>

NOTE: Payment examples are just to demonstrate savings. Fees vary by location and dentist.