

Frequently Asked Questions – Individual Product

When will my dental policy be effective?

All complete applications received and processed by Delta Dental prior to the 20th of the month will be effective the first of the following month. For example, applications received and processed prior to the 20th of the month will be effective the 1st of the following month.

Who is eligible to purchase Delta Dental of Iowa's Individual Product?

The Delta Dental individual policy is available to all permanent residents of Iowa. Coverage is also available for your spouse and/or dependent child(ren) up to age 25. There is no age limitation for a dependent who is a full-time student. Coverage types are: single, two-person and family. The two-person policy can be for you and your spouse OR dependent child.

Do I have coverage outside of Iowa?

Yes, your Delta Dental coverage travels with you.

Common examples are:

- A secondary residence outside of Iowa
- Full-time students attending college in another state
- Traveling outside the state of Iowa, including international travel

What if I permanently move out of Iowa?

Your coverage would terminate at the end of the month in which you changed residency.

How do I enroll?

Contact your agent or complete both pages of the individual application form; attach a copy of a voided check for automatic withdrawal from your checking or savings account. To forward the application form to Delta Dental either:

- Mail: Delta Dental of Iowa, PO Box 9010, Johnston, IA 50131
- Fax: Delta Dental of Iowa at 888-264-1433
- Email: marketing@deltadentalia.com

Do I need to send in the first month's premium with my application?

No, the only payment option is monthly automatic withdrawal from a checking or savings account. You must submit a voided check with the application. You have the option of choosing either the 1st or the 5th of the month for your automatic withdrawal.

When will my dental policy be effective?

All complete applications received and processed by Delta Dental prior to the 20th of the month will be effective the first of the following month. (For example, applications received and processed prior to September 20th will be effective October 1st)

How long are the rates guaranteed?

Rates for the individual product are updated January 1st of each year. Current subscribers will receive a rate change notification no later than November 1st.

What is the difference between PPO, Premier and Non-participating/Out-of-Network?

Unlike our competitors, Delta Dental of Iowa has two networks of providers. The **Delta Dental PPO network** consists of approximately 30 percent of Iowa dentists with whom Delta Dental has negotiated significant discounts. Subscribers will receive the highest level of benefit for services performed by a PPO dentist. Additionally, the PPO dentist will accept Delta Dental's payment as payment in full. There will be no balance billing to the subscriber for covered services. Use of a Delta Dental PPO provider will result in the lowest out-of-pocket expense for the subscriber.

Approximately 90 percent of all dentists in Iowa belong to the **Delta Dental Premier network**, and that's the largest network of any oral health insurance carrier in Iowa. Delta Dental has also negotiated discounts with these providers. This network provides broad access to care, while still resulting in savings due to the negotiated fees. Subscribers will receive a mid-level of benefit for services performed by a Premier provider. In other words, the subscriber's out-of-pocket expense and deductible will be higher if services are performed by a Premier dentist rather than a Delta Dental PPO dentist. Again, the Premier dentist will accept Delta Dental's payment as payment in full. There will be no balance billing to the subscriber for covered services.

A **Non-participating/Out-of-Network** dentist is a provider that does not contract with Delta Dental of Iowa. Non-participating dentists are reimbursed at the Premier payment level, however, the dentist may balance bill the subscriber for any remaining balance. Delta Dental's payment will be paid to the subscriber. Subscribers will receive the lowest level of benefit for services performed by a Non-participating provider. Going to a Non-participating dentist will result in the highest out-of-pocket expense for the subscriber.

How can I find out if my dentist participates in the Premier or PPO networks?

You may use the Dentist Search tool for both Delta Dental PPO and the Delta Dental Premier dentists on the Delta Dental of Iowa website at www.deltadentalia.com. Or you can call our office at 1-800-544-0718 and our customer service representatives will assist.

If your dentist does not participate in the Delta Dental PPO network, please encourage the dentist to consider joining this network.

Do I need to change dentists in order to use the Delta Dental PPO plan?

No. Even if your dentist does not participate in a Delta Dental of Iowa network, you can still receive treatment from your current provider, and still receive Delta Dental benefits. Keep in mind, you may receive a richer benefit and have lower out-of-pocket expenses by going to a Delta Dental PPO dentist.

Are there waiting periods before benefits are paid?

Yes, the Preferred Choice Plan has a 6-month waiting period on root canals and gum & bone disease with a 12-month waiting period for crowns, dentures and bridges.

Are there services that are not covered?

Yes, an example of a service that is not covered is orthodontics. There is no orthodontia rider available with any of the individual plans. See your benefit certificate for a complete list of exclusions.