

## WHAT IS COVERED?

Your plan may cover Diagnostic & Preventive Services, Basic Services and Major Services at different coverage levels. Check your benefit summary or benefit booklet for your plan specifics on services that are covered and coinsurance amounts.

**Diagnostic & Preventive Services** - these include services like cleanings and exams, X-rays, sealants and fluoride.

**Basic Services** - these include services like cavity fillings, root canals and gum disease treatment.

**Major Services** - these include services like crowns, bridges and dentures.

## WHAT WILL I PAY?

Your dental plan helps you pay for dental services & procedures. Similar to medical insurance, Deductibles, Coinsurance and Annual Maximums are all ways that the cost is shared between you and your plan, making care more affordable.

**Deductible** - the amount you must pay out-of-pocket before your plan begins to pay.

**Coinsurance** - the fixed percentage you pay as your share of the cost of a covered service. Coinsurance kicks in after you meet any required Deductible.

**Annual Maximum** - the most money your dental plan will pay for claims over a 12-month period. Your plan pays a coinsurance up until you've hit your Annual Maximum for the year. Once your Annual Maximum has been reached, any services after that are 100% your responsibility.

## CONTACT US

Delta Dental of Kansas  
P.O. Box 789769  
Wichita, KS 67278-9769

Customer Service  
800.234.3375  
316.264.4511

Delta Dental of Kansas complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-234-3375 (TTY: 1-800-234-3375).

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-234-3375 (TTY: 1-800-234-3375).



# Dental Benefits Guide

A guide to help you use and understand your dental plan.



## YOUR DENTIST NETWORK

Delta Dental has two nationwide networks: Delta Dental PPO™ and Delta Dental Premier®. Which network you should search for a dentist in will depend on your plan type. You can find your plan type on the top right of your member ID card or within the Benefits and Eligibility section of your online member account. Our dentist search allows you to search for a dentist by plan type, making it easy for you stay in network.

Over 95% of dentists in Kansas, and 82% of dentists nationwide participate with Delta Dental.

### LOCATE A DENTIST

Use our online dentist search at [DeltaDentalKS.com](https://DeltaDentalKS.com) to find an in-network dentist who practices near your home or work. You can search for a dentist by: plan type, location, dentist specialty, dentist/office name and more!

## MEMBER TOOLS

### YOUR ONLINE MEMBER ACCOUNT

Manage your benefits online through your online member account. The **member account** can be accessed at [DeltaDentalKS.com/member](https://DeltaDentalKS.com/member). If you've never logged in before, you can easily register a username and password to gain access.

Once you're logged in to your member account, you can:

- Print or save your ID card
- View your benefits and eligibility
- View your claims and Explanation of Benefits (EOBs)
- Estimate your out-of-pocket costs
- Access member-only discounts
- and more!

### KNOWLEDGE CENTER

Learn about oral health, your dental benefits, member tools and more by accessing our Knowledge Center at [DeltaDentalKS.com/knowledge](https://DeltaDentalKS.com/knowledge).

### WHY VISIT AN IN-NETWORK DENTIST?

In-network dentists agree to pre-negotiated maximum allowed fees they can charge their Delta Dental patients. You will not be responsible for charges that exceed this maximum fee with an in-network dentist (no "balance-billing").

All in-network dentists file claims directly with us, so you don't have to.

We reimburse the Participating Dentist directly, which means you are not required to pay the entire bill in advance and wait for reimbursement.

Your plan may pay more if you visit an in-network dentist. Log in to your online member account for your plan specifics.

### THE DELTA DENTAL MOBILE APP

We make it easy for you to make the most of your dental benefits so you can maximize your oral health wherever you are.

Download the app by visiting the Apple App Store or Google Play and search for Delta Dental.

Through Delta Dental's mobile app you can:

#### Find a Dentist

Search for dentists and specialists in your area that have the qualities that matter to you.

#### Use Your Mobile ID Card

Log in to view your ID Card on the home screen, show it at your dentist appointment or email it to a dependent or dentist.

#### Check Coverage & Claims

Simply click My Coverage on the main menu to check your coverage information, see claims status, review your plan and more.

#### Estimate Out-of-Pocket Costs

Use the Dental Care Cost Estimator to estimate your out-of-pocket costs for an upcoming appointment\*.



\*The Dental Care Cost Estimator provides an estimate and does not guarantee the exact fees for dental procedures, what your dental benefits plan will cover or your out-of-pocket costs. Estimates should not be construed as financial or medical advice. For more detailed information on your actual dental care costs, please consult your dentist and call Delta Dental of Kansas at 800-234-3375.