

Questions and Answers Concerning Your New Dental Plan

Effective 1/1/18 Portsmouth Public Schools will no longer offer the DeltaCare Plan option, but will offer in its place the upgraded Delta Dental EPO Plan. There is no change to the PPO plus Premier Plan.

If you are currently enrolled in DeltaCare and want to change to the new EPO Plan, you do not need to do anything at open enrollment. If you are enrolled in DeltaCare and want to move to the PPO plus Premier Plan at open enrollment, you need to make that selection at open enrollment. The effective date of these changes will be 1/1/18.

1. Why is Portsmouth Public Schools moving from the DeltaCare Plan to the EPO Plan?

Portsmouth Public Schools is moving to the Delta Dental EPO dental plan for three primary reasons:

- **Larger Network of Dentists. The EPO plan allows you to use Delta Dental of Virginia's PPO network – both statewide and nationally.** The PPO network is much larger than the DeltaCare network of participating dentists giving each member more choice.
- **No Referrals are required to Specialists.** You do not need a referral for specialty care. Just be sure to use PPO dentists.
- **You do not need to choose a Primary Care Dentist.** You make the decision, at point of service, of the PPO provider you would like to utilize within the PPO Network.

2. Will my benefits change?

All of your DeltaCare copays will remain the same except orthodontia. Orthodontia will be covered at 50% with a \$2,000 Lifetime Maximum. The only other change is your annual maximum. It will be \$3,000 per covered member.

3. Will I receive a new ID card?

You will receive a new ID card showing the new EPO/PPO plan or the PPO plus Premier Plan, depending upon which plan you select 1/1/18.

4. What do I need for my first appointment?

- You should present your ID card or provide the dentist with your Social Security Number.
- You need to make sure the dentist you choose is in the Delta Dental of Virginia **PPO Network**.

5. How can I avoid unexpected charges for dental care?

- **ONLY** visit a PPO dentist if you choose the EPO Plan.
- File an optional pre-determination of benefits (recommended for services over \$250). Call Benefit Services with any benefit clarification questions at 800-237-6060.

7. How can I find out if my dentist participates with Delta Dental?

There are several ways:

- Call Delta Dental's Benefit Services Representatives at 800-237-6060 8:15 a.m. – 6:00 p.m. EST, Monday through Thursday and 8:15 a.m. – 4:45 p.m. EST Friday.
- Check Delta Dental's Internet website at **DeltaDentalVA.com**.

8. How can my dentist enroll in the PPO network?

Ask your dentist to contact the local Delta Dental member company in their state or have the dentist contact Delta Dental's Provider Relations Department at 800-237-6060.

9. What if my spouse, dependents or I am currently involved in orthodontic treatment?

You may continue with your DeltaCare orthodontist until your treatment is completed if you, your spouse, or dependents are currently undergoing orthodontic treatment.

10. What will happen if I go to a non-participating dentist?

Under the EPO Plan, if you go to a non-PPO dentist, there is no coverage available.