

# Welcome to Delta Dental

The State of Tennessee's Dental Preferred Provider Organization (DPPO)



# Delta Dental Plan Highlights

No benefit or premium changes for 2023 benefit year

## Plan highlights

- Flexibility to go to any dentist
- More than 2,000 in-network, Delta Dental PPO™ providers in Tennessee
- Different co-insurance levels for PPO and non-PPO providers
- Waiting periods for new entrants
  - 6-month wait for dentures and crowns
  - 12-month wait for orthodontia and to replace teeth missing prior to effective date

## Premiums

- Starting at \$19.82 PEPM

## ID cards

- Welcome Kits will be mailed to members' homes upon initial enrollment, including:
  - Welcome letter
  - ID Card
  - Two-page benefit summary
- Members can view or print ID cards on the Mobile App or Member Portal.

# Delta Dental Plan Highlights – Orthodontics

The Delta Dental DPPO plan covers orthodontics at 50%.

- Orthodontic age limit: the end of the month of age 19
- 12-month waiting period before coverage starts
- Waiting period does apply to a transition claim for treatment started prior to member's effective date
- For detailed information on a transition claim or more orthodontic coverage information, visit [DeltaDentalTN.com/StateofTN](https://www.DeltaDentalTN.com/StateofTN)

# Delta Dental PPO: Best Value

- 74% of dentists in TN in-network
- Average savings of 30%
- No paperwork
- No extra charges
- No balance billing
- No waiting for reimbursement



# Understanding Your Network

Delta Dental offers two provider networks to help cover your smile while keeping costs as low as possible. The Delta Dental PPO Network provides in-network maximum cost savings, while the Delta Dental Premier® Network—which is the largest network in Tennessee—provides an out-of-network safety net for additional access when you need it.

## Delta Dental PPO

- More than 269,000 office locations nationwide
- Average savings of 30% on submitted fee
- No balance billing and no paperwork to file

## Delta Dental Premier

- More than 339,000 office locations nationwide
- Average savings of 18% on submitted fee
- No balance billing and no paperwork to file

## Out of Network

- May need to file your own claims
- May be balance billed
- No discounts

## About Balance Billing

Our network dentists agree to accept maximums on what they charge for each service. An out-of-network dentist hasn't agreed to those maximums. When you visit a Delta Dental network dentist, you won't have to pay the difference between what the dentist charges and what Delta Dental will pay, *aka Balance Billing*. The maximum plan allowance for a Delta Dental Premier provider is usually greater than for a Delta Dental PPO provider. The benefits for a Premier provider will be paid according to the out-of-network coinsurance schedule.

# Delta Dental PPO: Illustrated Savings

Save MOST when you see a Delta Dental PPO dentist

NETWORK	ESTIMATED CHARGE	APPROVED AMOUNT	MAXIMUM ALLOWED FEES	AMOUNT DELTA DENTAL PAYS	AMOUNT YOU PAY
Delta Dental PPO™	\$120	\$84	\$84 × 80% = \$67.20	\$67.20	\$16.80
Delta Dental Premier®	\$120	\$113	\$84 × 60% = \$50.40	\$50.40	\$62.60
Out-of-Network Dentist	\$120	\$120	\$84 × 60% = \$50.40	\$50.40	\$69.60

Set by Delta Dental

Best Deal!

\*This example is an estimate. Fees and reimbursements can vary by state.

40% + \$36 balance

# Delta Dental: How to Contact Us

- Designated Customer Service
  - 1-800-552-2498
  - Monday–Friday, 7:00 am to 5 pm CT
- For Employees
  - Plan web page: [DeltaDentalTN.com/stateoftn/](https://DeltaDentalTN.com/stateoftn/)
  - Member Portal: Go to [DeltaDentalTN.com/StateOfTN](https://DeltaDentalTN.com/StateOfTN) and click on Member Portal.
- Designated Email Address for ABCs
  - [StateofTN@DeltaDentalTN.com](mailto:StateofTN@DeltaDentalTN.com)

# Delta Dental Plan Web Page:

[DeltaDentalTN.com/StateOfTN/](https://DeltaDentalTN.com/StateOfTN/)

- Search for a Provider
- Virtual Annual Enrollment Video
- Download Member Handbook
- Download Certificate of Coverage
- Download the Mobile App
- Link to the Member Portal
- FAQs
- Access Oral Health Education Information

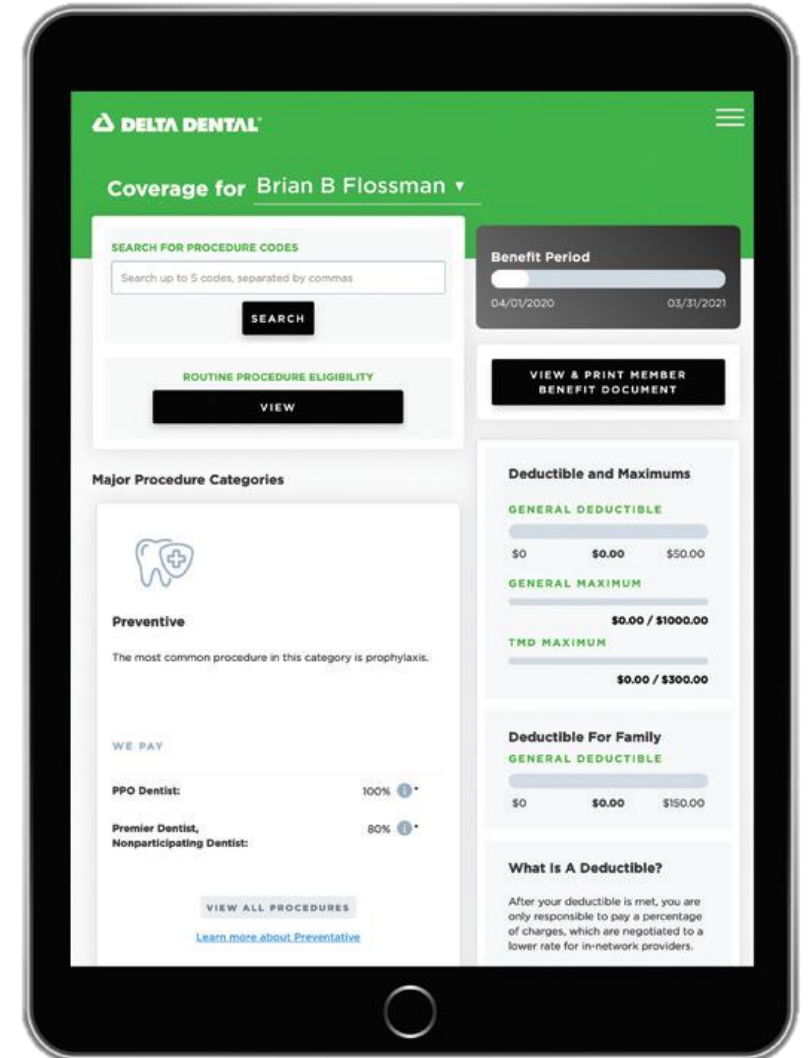
The screenshot shows the Delta Dental Tennessee website homepage. At the top, there is a green header with the Delta Dental logo and the text "Delta Dental of Tennessee". Below the header is a large banner featuring a map of Tennessee with the state flag's design. The banner includes the Delta Dental logo and the text "PARTNERS FOR HEALTH". Below the banner, there is a white box with the text "Delta Dental is Your PARTNER in Oral Health" and "Welcome, State of Tennessee". To the right of this box, there is a small paragraph of text: "Delta Dental of Tennessee is proud to partner with the State of Tennessee to provide Dental Preferred Provider Organization benefits. Your plan saves you the most money when visiting a Delta Dental PPO dentist. To find a Delta Dental PPO dentist, select Delta Dental PPO under the plan type menu." Below the banner, there are two main sections: "Find a Dentist" and "Member Portal". The "Find a Dentist" section includes a search form with fields for "Specialty", "Your Plan Type", and "Dentist Last Name (optional)". It also has a "Search by current location" section with radio buttons for "Yes" and "No", and a "Find a dentist" button. The "Member Portal" section includes a "Log In/ Register" button and a "Download our Mobile App" section with a "Learn More" button.



# Delta Dental Member Portal

Members can:

- View eligibility status
- Check the status of a claim
- View and Print ID Cards
- View or download EOBs
- Access educational tools



# Delta Dental Mobile App

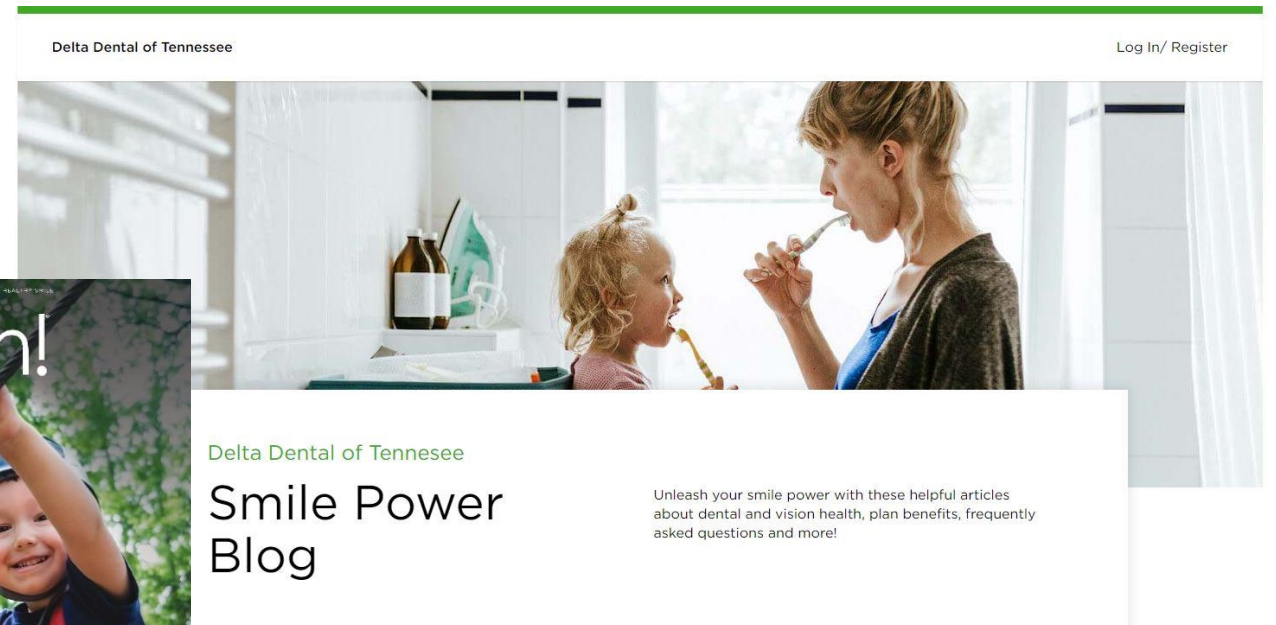
- Available for iOS or Android
- Members can:
  - Search for a provider
  - View ID Card
  - Check the status of a claim
  - Verify benefits



# Oral Health Resources

Go to your Plan Web Page for:

- Online resources to help you learn more about oral health
- Smile Power Blog
- Quarterly *grin!* magazine
- Downloadable kids' activity book, *grin! For Kids*



# Annual Enrollment Support

## ➤ Best Practice: Virtual Annual Enrollment Video

- Learn the importance of dental coverage
- Review dental benefit highlights
- Download a benefits summary straight from the video
- Link to the video from the Delta Dental plan web page

## ➤ Request supplies for your Annual Enrollment Event

- Delta Dental will provide:
  - Benefit Summary
  - Mobile App/Member Portal Flyer
  - Toothbrushes
- Send your request to:  
[StateofTN@DeltaDentalTN.com](mailto:StateofTN@DeltaDentalTN.com)
- Minimum 14-day lead time
- Include with your request:
  - Location Name and Address
  - Contact Name and Email Address
  - Date of event
  - Number of Employees expected to attend



Thank you, from  
the Delta Dental  
team and our  
Ambassador of  
Smiles,  
Marshall Molar!