

Q: Why should I choose the Delta Dental Patient Direct Plan over paying fees for services, as needed?

A: Delta Dental has negotiated substantial discounts from participating dental providers. This means that your dollars go much further. If you choose to have no dental plan, charges are at the dentist's fee for service which are not discounted. The Delta Dental Patient Direct discount plan helps you budget for those larger unexpected expenses.

Q: Where do I find a listing of participating dentists in my area?

A: Please visit www.DeltaDentalCO.com and look for the Find a Dentist search feature. Make sure you search for **Delta Dental Patient Direct** providers. On initial enrollment, you prompted to choose a dentist. You must indicate this on your enrollment paperwork, or notify Delta Dental prior to your dentist appointment. Failure to do so will result in your visit not being covered.

Q: What if I want to change to a different dentist?

A: If you wish to change your dentist, you may do so by calling Delta Dental of Colorado at 1.800.610.0201. Please be sure to call by the 15th of the month to ensure services are covered with the new provider, effective the 1st of the following month.

Q: Do all members of my family have to use the same general dentist?

A: Yes.

Q: What is covered? What is not?

A: Under the Delta Dental Patient Direct Plan, you are entitled to receive a broad range of services. Some are totally free and some require a copayment to the participating provider.

Q: How can I know ahead of time what my out-of-pocket cost will be?

A: The attached fee schedule will give you a listing of the fees. This schedule shows you the fees that most dentists charge for those services (the average fee is calculated by the American Dental Association as an average fee charged by most dentists).

Q: Will I have to pay more if I visit a out-of-network dentist?

A: This is a network discount plan, and no services are covered outside of the network. You must choose a primary dentist, and see that dentist to receive the discounts. The dentist will receive a roster at the first of each month, and they will verify your coverage by that roster. If you wish to change your dentist you may do so by calling Delta Dental of Colorado at 1.800.610.0201. Please be sure to call by the 15th of the month to ensure that you will show on the new dentist's roster effective the 1st of the following month.

Q: How often may I obtain services?

A: There are no annual or lifetime limitations of the number of visits to which you are entitled. You are encouraged to make full use of your plan.

Q: Do I need a referral to see a specialist?

A: No. You may visit any Patient Direct participating dentist based on your preferences, or your dentist's recommendation. Participating specialists provide a 10% to 20% discount off their usual and customary fees. You may visit www.DeltaDentalCO.com and use the Find a Dentist search feature to locate a participating specialist, or call Delta Dental's Customer Relations at 1.800.610.0201.