



DeCare Dental

FREQUENTLY ASKED QUESTIONS

1.	Why was DeCare Dental chosen as our dental administrator?
	The DeCare Dental organization administers dental benefits for several of the world's leading dental brands and delivers customer service that is unsurpassed in the industry. DeCare Dental is also the only dental benefits manager that offers a network of dentists selected specifically for their patient-centered approach to providing care. This is the network that will service Delta Air Lines employees who choose the DeCare Dental Option.
2.	Why should I see a network provider (dentist)?
	<p>Under this program, you will receive benefits only if you see a DeCare Dental National Network dentist. Not using a network dentist under your current program? Consider the advantages of enrolling in the DeCare Dental Option and choosing a network dentist for your care:</p> <ul style="list-style-type: none"> ➤ Patient-centered dentistry – DeCare Dental National Network dentists were chosen specifically because they practice “patient-centered dentistry” – an approach that research indicates provides you with the greatest long-term economic value. They have a history of taking into account each patient’s unique oral health history and current condition. For example, they perform X-rays based on each patient’s needs, rather than on a one-size-fits-all schedule that applies to all patients. ➤ Credentialing standards – these dentists must meet rigid credentialing standards before being admitted to the network. ➤ No balance billing – with a network dentist, there are no additional charges for the difference between the actual procedure charge and what the plan allows. ➤ No paperwork – network dentists bill DeCare Dental and receive payment directly. ➤ Controlled out-of-pocket expense – a provider may collect your deductible amount at the time of service or bill you for the deductible and coinsurance once you have received your Explanation of Benefits (EOB). ➤ The bottom line – your dental care is customized to your needs and makes sense for your pocketbook over the long-term.
3.	What is the claims process when I need emergency services out of my area?
	In an emergency situation in which you cannot see a DeCare Dental network dentist and need to receive treatment from a non-network dentist, you will receive up to \$200 in reimbursement per occurrence.
4.	My dentist is not part of the DeCare Dental National Network, and I don’t want to switch dentists. What are my options?
	The DeCare Dental Option does not pay benefits when using a non-network provider. Keep in mind that network providers were selected to participate in the DeCare Dental program, based on their patient-centered approach to dental care. These dentists will base your treatment on your personal oral health history, dental condition and needs. This can result in significant long-term savings.
5.	How is the Maximum Allowable Charge (MAC) determined?
	This evaluation of MAC or Reasonable & Customary (R&C) rates is conducted and then determined by DeCare Dental. Each state has its own MAC table, further broken down by zip code. This provides a more geographically accurate table when determining dentist reimbursement rates. The dental provider charges in Gainesville, GA can differ from those in downtown Atlanta; therefore, the analysis takes this economic and geographic variation into consideration.
6.	Where can I find a document that gives me a quick look at the benefits provided under each dental option?
	Benefit Summaries provide a high-level outline of the benefits provided under each dental option. You can find these on Delta Net/Health & Insurance/Health Benefits/Dental Options.
7.	Where can I find a document that shows me details of how certain procedures are covered with DeCare Dental?
	The DeCare Dental ADA (dental) code grids found in Benefits Direct provide a summary of how each code is paid (100%, 80% or 50%). If you need further details around a specific code or treatment, DeCare Dental Customer Service can provide that information through their dedicated line for Delta Air Lines employees at 877-606-3402. In addition, the 2011 Healthcare Benefit Handbook will be available on Benefits Direct, along

	with additional details of the dental options administered by DeCare Dental. As a reminder, if you are not using a network dentist under your current program, consider the advantages of enrolling in the DeCare Dental Option and choosing a network dentist for your care: patient-centered dentistry, credentialing standards, no balance billing, no paperwork and controlled out-of-pocket expense (see #2 above for details).
8.	Can Flexible Spending Account (FSA) reimbursement be handled for dental claims through DeCare Dental?
	If you enroll in a Healthcare FSA with UHC for 2011 and elect the Automatic Payment Option on the myHealthcareView.com website, dental expenses are automatically submitted on your behalf by DeCare Dental to UHC for payment from your FSA.
9.	Why can't I just go to any dentist and receive network benefit coverage levels?
	Dentists in the DeCare Dental National Network were selected specifically because they have demonstrated a patient-centered approach to dental care. If in-network benefits were available to dentists who are not in this network, it would defeat the purpose of a patient-centered network. Program costs would rise significantly over time if full benefits were available at out-of-network dentists, because DeCare Dental's network dentists' approach is very cost effective: It is cost-effective because these dentists base their treatment decisions on each patient's unique oral health history, condition and needs. For example, they will do x-rays when the patient needs them as opposed to whenever insurance will pay for them.
10.	Do I need to pre-elect my dentist and how do I identify dentists I can visit?
	No, pre-election of a provider is not required. Finding a DeCare Dental National Network dentist is easy. Log on to www.decaredental.com/dal , click on "Dentist Search." Then, choose the DeCare Dental National Network. When prompted, enter your username Delta and password Delta . Search for participating dentists by location when you simply input city and state or zip code.
11.	How is dental work in progress handled?
	Regarding work on root canals and major restorative services (crowns, bridges, dentures): <ul style="list-style-type: none"> ➤ For work started in 2010 under CIGNA but completed in 2011 under DeCare Dental, CIGNA is responsible for the claim payment. Your provider will need to submit the claim to CIGNA. ➤ For work started in 2010 under Delta Dental of Minnesota but completed in 2011 under DeCare Dental, the claim payment will be based on DeCare Dental's Maximum Allowable Charge, with the coinsurance amount applied. The claims payment will be sent to the member and the patient is responsible for reimbursing the provider.
12.	How is active orthodontic treatment in progress handled?
	If a covered patient is in the middle of a plan of scheduled orthodontic treatment (bands placed), the provider needs to supply DeCare Dental with the following information: <ul style="list-style-type: none"> ➤ Treatment type (procedure number) ➤ Total fee for treatment ➤ Number of months treatment will take place ➤ Date treatment started (banded) ➤ Provider signature ➤ Claim form completed by orthodontist or member <p>The amount of the benefit that will be paid will be pro-rated based on the number of months of active treatment remaining and the eligibility status of the covered patient.</p>
13.	How are claims submitted and paid?
	A DeCare Dental network dentist will file the claim directly with DeCare Dental. Payment on your dental claim will be made by DeCare Dental directly to your DeCare Dental network dentist. You will receive an Explanation of Benefits (EOB) detailing your financial responsibility for any deductible or coinsurance amounts that may apply. A provider may collect your deductible amount at the time of service or bill you for the deductible and coinsurance once you have received your Explanation of Benefits (EOB). Need a claim form? Claim forms are available at www.decaredental.com/dal . Claim forms can be mailed to: DeCare Dental P.O. Box 709 Minneapolis, MN 55440-0709
14.	What if I need to see a specialist?

	You do not have to get a referral before you go to a network specialist. Simply select a DeCare Dental National Network specialist and make your appointment.
15.	What tools are available on DeCare Dental's website?
	<p>At www.decare.com/dal you'll find a variety of resources and self-service tools to help you make the most of your dental benefits:</p> <ul style="list-style-type: none"> ➤ Dentist Search – Search for participating dentists by location, dentist or clinic name. To receive a current list of dentists in your area, simply input city and state or zip code. ➤ Claims Inquiry – Log on to view claims information including pre-estimates, dates of service, procedure detail, amounts owed by you and paid by DeCare Dental and claims status. ➤ Request ID Cards – Order duplicate or replacement ID cards online. ➤ Educational Information – Access a wide range of oral health care tips, dental glossary and Q & A.