

Even more discounts on dental care

Your Delta Dental of Massachusetts dental plan provides comprehensive coverage for a full range of dental services. But your plan also offers you an extra money-saving benefit – the opportunity to take advantage of our great Delta Dental provider discounts under certain circumstances when needed.

When a dentist joins a Delta Dental network, they agree to accept lower fees for your care. Because we are the largest plan in the country, we have some of the best discounts around. This discount applies to all services that are covered by your plan. But sometimes you may need care that is not covered by your plan. Some providers could then charge you their full “retail” price for these services. But not under your Delta Dental plan.

Our providers must give you the same discounts for services that would have been covered under your plan, but are not covered due to certain circumstances, which may include:

- You exceed your visit limit for a service like cleanings or X-rays.
- You exceed your annual benefit maximum.
- You are over the age limit for a service such as fluoride varnish. This does not apply to orthodontia care.
- You receive a service that is covered by an alternative benefit, such as posterior tooth white fillings.
- You are still in your waiting period.
- You exceed your lifetime maximum for a service.

Please note that this list is for illustrative purposes only, and that the circumstances in which this benefit enhancement applies will vary by state. Your plan will be set up to reflect the enhancement that applies based upon the state in which you receive treatment.

This benefit enhancement does not mean that Delta Dental will pay for the service. It only means that you will pay the discounted rate for care.

This enhancement applies only to services that are included among the core benefits coverage of your plan. It does not apply to services your plan does not already cover, such as cosmetic care or tooth whitening. Some exclusions are listed on the following page, and other exclusions and/or limitations may apply. If you are not sure about what services are covered by your plan, you can download our mobile app or log into your secure member portal at www.deltadentalma.com.

Understand the discounts

Here are a few examples of how the new enhancement may work. Again, available enhancements do vary by state. Your plan will be set up to reflect the benefits available in your state. Check your benefits for how services are covered and any applicable costs.

Susan: Exceeding Her Visit Limits



Susan’s plan covers 2 cleanings per year. She would like a third cleaning, but has already gone twice.

While her dental plan will not pay for that visit, Susan’s provider now must give her the discount for that additional cleaning.

Mike: Beyond His Benefit Maximums

Mike has had a lot of dental work this year. He has used up \$1,250 of his \$1,500 benefit maximum. Now he has an appointment with a dental surgeon for a root canal. This is a covered benefit under his plan. However, the cost of that surgery would cause Mike to exceed his benefit maximum.

In the past, he would have been billed that surgeon's full charges, after using the remaining \$250 in benefit maximum. But after this change, Mike will only have to pay the negotiated discount for the surgery, less the remaining \$250 of his benefit maximum.

Kevin: Getting White Fillings



Kevin visited the dentist and found out he needed fillings on his back teeth. Kevin opted to get white fillings.

Kevin's plan covers white fillings on back teeth as an alternative benefit. This means Kevin would normally have to pay the difference between the discounted fee of a silver filling and the provider's retail price for white fillings.

But after the change, Kevin would only be required to pay for the difference between the discounted fee for a silver filling and the discounted fee for a white filling.

Exclusions

Below are the some of the situations that are excluded from this enhancement:

- General anesthesia and IV Sedation that is not in conjunction with the surgical removal of impacted teeth.
- Implants that are not received in lieu of a three-unit bridge. The exception to this is for plans that include a benefit rider for implant coverage.
- Orthodontia – This includes Invisalign, medically necessary orthodontia, and age based restrictions for standard orthodontia care.



Things You Can Do

Keep up your oral hygiene at home

Keeping up with your home oral health care is more important than ever! With proper care, you can decrease your risk for tooth decay and gum disease, which can weaken your immune system.

Take care of your teeth and gums with a thorough, at-home oral care routine that includes regular brushing, flossing and healthy eating.

For tips on keeping your oral health in check, visit the Delta Dental of Massachusetts web site at: www.deltadentalma.com/Your-Oral-Health. You'll get age-based tips so you and your family get the right preventive care at the right time, and an oral health library with articles on an extensive list of mouth health topics. Take a few minutes to read our quarterly = Grin! magazine. You can even take a quiz to assess your oral health.

We're still here for you

And no matter what is happening, Delta Dental of Massachusetts is here for you. You can give us a call at 800.872.0500 with your questions and our Customer Service team will be there to help. Our hours are:

Monday–Thursday, 8:30 a.m.–8 p.m. and Friday, 8:30 a.m.–4:30 p.m.

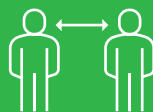
If your questions are about your plan, an ID card (or replacement card) or finding a dentist, log into our secure member portal or download and use the Delta Dental mobile app. Just visit deltadentalma.com to get connected. These resources are available 24/7. And if you haven't yet registered for the member portal or downloaded the app, now is a great time to do so.

During this critical time, our customer service team is focusing their efforts on answering questions that cannot be answered via our automated technology tools.

Tips to Prevent the Spread of COVID-19



Wash your hands with soap and water for at least 20 seconds.



Avoid close contact with people and shaking hands. Use other noncontact methods of greeting.



Stay home if you are sick except to get medical care.



Cover coughs and sneezes with a tissue or the inside of your elbow.



Clean and disinfect frequently touched surfaces daily.



Don't share a toothbrush or mouthwash and replace your toothbrush after you are sick.