Dental Insurance

Town of North Providence







A DELTA DENTAL

Network

- Delta Dental Premier®
 - ✓ More than 155,000 dentists
 - ✓ More than 440,000 dentist locations
- In RI₁ 9 out of 10 dentists are in network
- Choosing an in-network dentist:
 - ✓ Lower out-of-pocket costs
 - ✓ Instant recognition of your ID card
 - ✓ Dentist submits claims for you
 - ✓ No "balance billing"

www.deltadentalri.com/findadenti



Teledentistry

New plan enhancement effective August 3, 2020.

- Initially rolled out in response to COVID-19
- Teledentistry exams are now a permanent covered benefit
- Using your phone or computer to talk, video chat, or text with your dentist when:
 - Your tooth or gums feel sore or swollen, and you want to check with your dentist,
 - You can't get to your office for your cleaning, but want to make sure no problems are developing, or
 - You're in the office for your cleaning, but the dentist checks images of your mouth from another room.
- Still encouraging regular in-office appointments





Teledentistry

Conveniently and safely helping you get the care you need.

- Teledentistry exams can be used for:
 - Periodic oral evaluation
 - Limited oral evaluation
 - Re-evaluation (limited, problem focused; or postoperative)
- Teledentistry appointments should include looking at x-rays, pictures or videos of your mouth, including prior x-rays, pictures or videos.
- Teledentistry exams count towards your plan's limits.







Pre-Treatment Estimates

A treatment plan submitted by your dentist allowing Delta Dental to review and provide an estimate of benefits before treatment starts.

Pre-treatment estimates consider:

- Do we need more information from your dentist?
- > Does the procedure meet clinical guidelines?
- ➢ Will you exceed your annual maximum?
- > Is there a time limitation?

Pre-treatment estimates are recommended for procedures over \$300





Coordination of Ben

Dentist bills the *primary* dental benefits carrier. Primary carrier pays their portion. Any remaining balance goes to the *secondary* dental benefits carrier, which *may* cover the rest of the bill.



Member may be responsible for any remaining balance.

Primary or secondary?



A DELTA DENTAL

Technology

Delta Dental Mobile App

- Check your coverage & benefits
- View claims
- Mobile ID card
- Find a Dentist
- Dental Care Cost Estimator







Technology

Delta Dental Website

- Paperless communications
- Check your coverage
 & benefits
- View claims
- Order/print a new ID card
- Find a Dentist
- grin! Quarterly emagazine







