

THE DC 37 H&S DELTA DENTAL PLAN

Local 3778 Presentation

October 20, 2020

Quick Overview:

Why We Moved to Delta Dental?

- Increase our In-Network NYC-Area Dentists who will not charge or balance bill our participants. We now have over 1,800 participating dentists with 3,000+ locations in the NYC area.
- Increase our In-Network Outside NYC-Area dentists for our retirees in FL, Arizona, the Carolinas and actives residing in states neighboring New York. We now have thousands of dentists in-network throughout the U.S.
- Improved Access to Data Analytics
- Improved Reporting on Utilization and Trend Analyses
- Increase Quality Controls of Dental Care Services Provided to Our Participants

Important: Understanding the Delta Dental “Preferred” Networks

We have 2 Preferred Delta Dental Networks

- **If you live in New York State-->**
 - Your preferred \$0 Cost network is the **New York Select Network**
- **If you live outside New York State-->**
 - Your preferred \$0 Cost network is the **PPO Network**.
- If you work in New York (but reside outside NY), you can see a \$0 Cost Delta **New York Select** Dentist.
- *All Delta dentists are not the same. **The correct question is “Are you a Delta New York Select Dentist?”***

The New York Select Network: For New York Residents

The New York Select Network is your preferred network with \$0 out-of-pocket costs!

The New York Select Network has 1,808 dentists:

1,448 General Dentists and 360 Specialty Dentists

3,000+ office locations in New York State

Delta NY Select Network dentists submit all claims on behalf of participants to Delta

NY Select Network dentists secure all approvals for dental services requiring pre-determination (previously called “pre-authorizations”)

NY Select dentists will not bill participants for any DC 37 H&S Plan covered dental services, *provided it does* not exceed the annual maximums: \$1700 per year for regular dental and \$1,840 lifetime maximum for orthodontics.

Participants are strongly encouraged to use the New York Select Network whenever possible for \$0 out-of-pocket costs.

The Delta PPO Network: For Residents Outside New York State

The **Delta PPO Network** is the preferred network for residents outside of New York, with \$0 out-of-pocket costs for participants.

The **Delta PPO Network** has 124,107 dentists throughout the 50 states:

97,764 – General Dentists and 26,343 – Specialty Dentists

Delta PPO Network dentists submit all claims to Delta on behalf of the participant

Delta PPO Network dentists secure all approvals for dental services requiring pre-determination (previously called “prior authorizations”).

Delta PPO Network dentists will not bill participants for any DC 37 H&S Plan covered services, provided the participant has not exceeded their annual \$1700 maximum or \$1,840 lifetime maximum for orthodontics.

Key Takeaway: In-Network PPO Network means \$0 out-of-pocket costs for Participants who live outside of New York State!

The Delta Dental Premier Network

This is a 3rd Delta Dental network that does not participate in the DC 37 Dental Plan.

Participants who use a Delta Premier Network dentist means **they will be using a dentist that costs the participants money!**

If a participant chooses to use a Delta Premier Network dentist there will be out-of-pocket costs. The participant will be billed by the dentist.

Delta Premier Network dentists will be limited to what they can charge DC 37 participants.

Key Takeaways: Participant will have out-of-pocket expenses when using a Delta Premier dentist. Participants should use a New York Select Network or a PPO Network dentist.

“Non-Participating” Dentists”

These are dentists that are not participating in any Delta network.

When a participant receives treatment from a dentist outside the Delta networks, the dentist can bill a participant any fee for services

These dentists have no responsibility to submit claims to Delta and no responsibility to secure pre-authorization approvals.

These responsibilities rest with the participant.

Your reimbursement from the DC 37 H&S Plan is very limited.

Key Takeaway: Participants should try and use New York Select Network or PPO Network dentists depending upon their residency

A Few Differences Between Delta Dental Plan and our Prior DC 37 Dental Benefit

1. Periodic office visits and cleanings are now 2x per calendar year rather than once every 6 months!
2. Sealants for children up to age 14 are now covered!
3. We are departing from the \$50 limitation every 2 years for X-rays. *Instead the number of X-rays are now limited as follows: 1 full mouth set of X-ray every 3 years and 1 additional set of X-rays per year.*
4. Keeping coverage for an implant for a lower denture (that meets requirements), but the additional cost of the implant(s) is fixed at the New York Select Network reimbursement rate rather than the dentists' charges.

Everything else stays the same. Same dental codes and the same dental services are provided by the Plan.

Customer Service Has Moved to Delta Dental

**Delta Dental has a dedicated Customer Service Center
1-888-523-DC37 (3237)**

It is staffed Monday through Friday 8:00 am to 8:00 pm (EST).

This toll free number is on the back of the Delta Dental ID Cards that each participant received.

Participants should call the **Delta Customer Service Center** and not the DC 37 H&S Inquiry Unit.

One exception: Calls or inquiries about dental claims incurred prior to September 1st will still be handled by the DC 37 Dental Unit.

What has Changed with the New Delta Dental Benefit?

We want everyone to use the Delta Dental Website
www.deltadentalins.com/DC37

At this website you can:

- Find a participating dentist in their Delta network;
- Register for their own DC 37 Delta account;
- See their claims info and Explanations of Benefits (EOB) online.
- Note: the DC 37 Dental Fee Schedule is no longer effective or being distributed. Out of network reimbursements will be based on the Delta NY Select Network permitted allowances.
- The DC 37 Panel Dentists List is also no longer being distributed. Instead, participants are to go to www.deltadentalins.com/DC37 or call 1-888-523-DC37. to find participating dentists in their Preferred (NY Select or PPO) Network.

Information Available on the New Dental Page on www.DC37.net

We have a new Dental Page at www.DC37.net/Dental where you will find many resources, materials and links including:

- Delta Dental Video explaining the new Delta Dental benefit and how to navigate the Delta Dental website.
- Frequently Asked Questions (8 pages!)
- List of DC 37 H&S *Covered* Dental Services By Procedure Code
- List of DC 37 H&S *Excluded* Dental Services
- Summary of September 1, 2020 Dental Benefit Changes
- Reimbursement Claim Forms and Instructions for out of network services

Still Have Not Received Your Delta ID Card?

- Welcome Kits with 2 Delta Identification Cards were mailed in August
- If you did NOT receive a Delta Dental Welcome Kit, please:
 - Call DC 37 Health & Security's Eligibility Unit at **212-815-1620**
 - Verify we have your current, full mailing address in our database
 - Delta Dental will then mail a Welcome Packet to that address
 - Approximately 10-12 days to receive in the mail.
- *In the interim, participants can use the union member's SSN as their Delta Dental identifier to schedule appointments with a Delta Dental provider.*