

CHOOSING YOUR DENTIST

Thank you for being a Delta Dental Plan of Arkansas, Inc. (Delta Dental) subscriber. Under your Delta Dental Benefit Plan, you have the freedom to choose any licensed dentist for covered services; however, it works to your advantage to choose a dentist from one of the two different Delta Dental networks available to you.

In order to obtain the deepest discounts and to incur the least amount of out-of-pocket expenses, please choose a dentist from the Delta Dental PPO network of providers. If you are unable to find a dentist from this network that meets your criteria, you may also choose from the Delta Dental Premier network of providers. You may access both networks by visiting www.deltadentalar.com and selecting the “Searching for a Dentist” icon. You must select a network (Delta Dental PPO or Delta Dental Premier) and create a personalized directory based on your zip code and any other parameters you choose to set (i.e., within a 5-50 mile radius).

Participating dentists from both networks agree to accept the Delta Dental Maximum Plan Allowance (MPA) for covered procedures based on the type of contract they have with Delta Dental, and they will not bill you for any amount over the MPA for covered services. Please note that because the Delta Dental PPO dentists have agreed to deeper discounts, you will reap the greatest out-of-pocket savings by utilizing their services. We will pay the Delta Dental providers directly; therefore, you are only responsible for any deductible or copayment required of your group’s benefit plan.

If you visit a non-Delta Dental dentist, you may be required to complete the forms yourself or pay a service charge to the dentist. The non-Delta Dental dentist may require you to pay the entire bill in advance and wait for reimbursement from Delta Dental. Delta Dental will always make payments for services provided by non-Delta Dental providers directly to you, and it is your responsibility to pay the dentist. Further, non-Delta Dental dentists have not agreed to accept our MPA; therefore, you will be responsible for any differences between the dentist’s fee and Delta Dental’s payment. **The benefit amount payable for services of a non-Delta Dental dentist will be reduced by 10% for eligible services after applying the applicable deductibles, co-payments, and maximums.**

Please feel free to call the Delta Dental Customer Service line should you have any questions regarding your benefit plan, claims or the network. The toll free number is 800-462-5410. Again, thank you for being a valued client.