



February 22, 2005

TO: SISC III Member Districts

SUBJECT: Delta Dental Service and Plan Information

To provide you and your employees with information to help make the best use of the benefits, we want to share with you the following three items regarding Delta Dental.

1. Delta now has a toll-free phone number dedicated exclusively to school business. Members who have questions on the benefits or claims should call the following number.

(866)499-3001 Delta Dental Customer Service

2. For districts that offer the "Incentive" (70%, 80%, 90%, 100%) plan there is still come confusion regarding the benefit enhancement that became effective October 1, 2003. It relates to the names of the two networks Delta administers.

Premier network: This is the name of the large network that includes over 90% of the dentists in California.

DPO network: This is the much smaller network of dentists who accept lower reimbursements for their services.

The benefit enhancement allows members an extra \$200 toward their Calendar Year Maximum if they choose to go to a DPO Dentist. This enhancement does not change the "Incentive" plan in any other way. If the member goes to a Delta Premier Dentist, the plan will pay at whatever incentive level the member has reached. If the member goes to a DPO Dentist, the plan will pay at whatever incentive level the member has reached and allow \$200 more toward their annual maximum.

The confusion is caused because in Delta Dental's system this plan is now called the "DPO Incentive" plan. Both Delta Dental and dental offices who do not understand the plan sometimes tell members they are now on a DPO plan. They mistakenly assume the member will have very limited benefits if they receive services from a Premier network dentist. This is not the case. Members on the "DPO Incentive" plan will continue to have the same coverage for services provided by a Premier network dentist as they have in the past.

3. Members can protect themselves from surprise out-of-pocket costs by asking their dentist to get a Pre-Determination from Delta Dental. Dental offices can send information listing all of the work that needs to be done and Delta will respond back indicating what will be covered as well as anything that will not be covered. This small step will allow the member to be aware of any possible out-of-pocket expenses before the work is done.

In order for our members to get the best possible service from their dental benefit, we would encourage you to forward this information on to them in the most efficient way possible. Please let us know if you have any questions or concerns.