



Your Dental Benefits

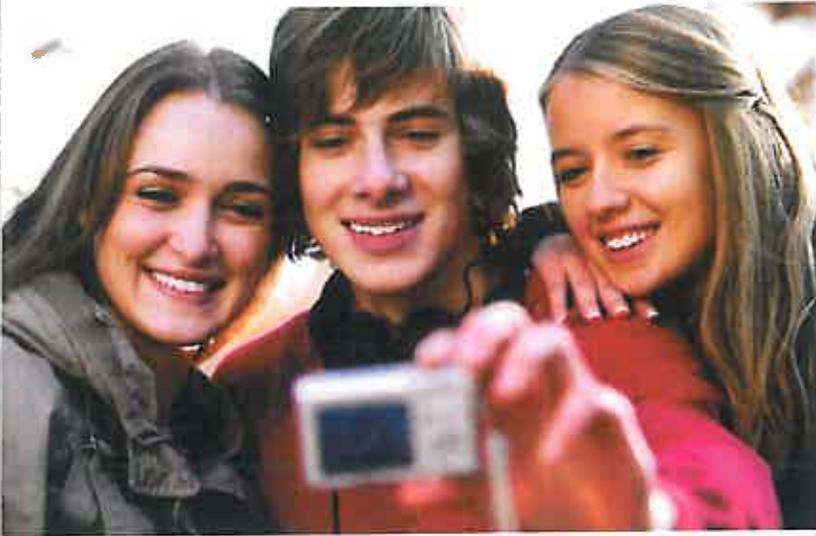
The Local Choice Dental

Benefits Program



Welcome to Delta Dental of Virginia

In addition to the largest network of dentists in Virginia* and valuable benefits that help keep your out-of-pocket costs down, The Local Choice members also get 24/7 access to dental benefits information, claims and resources to help you manage your dental benefits. Visit Delta Dental of Virginia's interactive website today to find all the real-time information you need to make the most of your dental coverage benefits.



Getting started

- Go to deltadentalva.com
- Click the green Subscribers arrow to go to the Subscribers page
- Click the "New Users Register Here" link under the Subscribers Login box
- Follow the instructions to complete the registration process

Once you have your user name and password, you can log into our secure site to:

- Verify your benefits
- Check claims
- Access forms

You can also visit deltadentalva.com for information to help you understand your benefits, learn more about the value of good oral health and find a dentist near you. Just click on The Local Choice Plan link from the home page or Subscribers page of deltadentalva.com or log into the secure website and you'll see why Delta Dental gives you something to smile about.



Your Dental Benefits

As a subscriber with The Local Choice, your dental benefits are administered by Delta Dental of Virginia. With Delta Dental you have your choice of over 5,700 dental locations throughout Virginia* and nearly 237,000 dental offices across the country**. All dentists who have agreed to participate in a Delta Dental network will file your claims for you, will accept Delta Dental's allowances for services (in addition to any required coinsurance and deductible) and will abide by Delta Dental's guidelines for dental treatment.

Delta Dental Network

Delta Dental offers The Local Choice members its largest network, with more than 85% of all dentists in Virginia**. When you receive your dental care from a Delta Dental participating dentist, you will not be responsible for any charges that exceed Delta Dental's allowance for the covered services you receive. This means your out-of-pocket expenses will be limited to the amount of your coinsurance, deductible and any amounts that exceed your annual or lifetime maximums.

Receiving care from dentists outside the Delta Dental Network

Should you decide to receive dental care from a dentist who is not a member of the Delta Dental Network, you will still receive benefits from your dental plan, but your share of the cost will likely be higher than if you received care from a network dentist. In addition, you may have to file any claims yourself.

* NetMinders, March 2011

** Delta Dental Plans Association, March 2011

Highlights of The Local Choice Dental Plan

(Included in all Local Choice options except Kaiser and HDHP plans.)

Delta Dental Participating Dentist
<ul style="list-style-type: none"> Participating dentists will have claim forms in the office and will complete and submit to Delta Dental at no charge.
<ul style="list-style-type: none"> Payment will be made directly to the dentist for covered benefits.
<ul style="list-style-type: none"> The dentist will accept Delta Dental's allowance for covered benefits. This means that you pay only the applicable coinsurance and deductible for these covered services.

Non-Participating Dentist
<ul style="list-style-type: none"> You may be required to pay the non-participating dentist in advance for the entire bill, complete claim forms and submit to Delta Dental.
<ul style="list-style-type: none"> Payment will be made directly to you unless your dentist agrees to accept payment from Delta Dental.
<ul style="list-style-type: none"> Non-participating dentists have not agreed to accept Delta Dental's allowance for their services. This means that, in addition to what Delta Dental pays, you must pay the applicable coinsurance and deductible and difference between the non-participating dentist's charges and Delta Dental's payment for covered benefits.

Coverage	Delta Dental Pays		Benefit Limitations
	Key Advantage Expanded	Key Advantage 50, 500, 1000	
Annual Benefit Maximum	\$1,500/member	\$1,200/member	
Annual Deductible	\$25/member \$75/family	\$25/member \$75/family	
Lifetime Orthodontic Maximum	\$1,500/member	\$1,200/member	
Diagnostic and Preventive	100%	100%	No Deductible
Oral Exams and cleanings			Twice in a plan year
Fluoride treatment			Twice in a plan year for dependents under age 19
Bitewing X-rays			Twice in a plan year
Full mouth or panorex X-rays			Once each three years
Emergency treatment			
Space maintainers			
Sealants			Only for non carious, non-restored 1st and 2nd permanent molars for dependent children under age 19, limited to one application per tooth
Basic Dental Care	80%	80%	Deductible Applies
Restorative (silver and toothcolored fillings; stainless steel crowns, and other restorative services)			
Oral surgery (simple extractions and other minor surgical procedures)			Services covered under medical benefits are excluded
Endodontics (root canal therapy and other Endodontic services)			Repeat treatment is a covered benefit only after 2 years from initial treatment
Periodontics (scaling and root planing, soft tissue and bony surgery, including grafts, and other Periodontic services)			
Denture repair and replacement of existing crowns, bridges, and dentures			
Major Dental Care	40%	40%	Deductible Applies
Crowns (single crowns, inlays and onlays)			Once per tooth every 5 years Crowns for dependents under the age of 12 are not covered
Prosthodontics (partials or complete dentures and fixed bridges)			Once every 5 years, fixed bridges or removable partials are not covered for dependents under age 16
Dental implants			
Orthodontic Benefits	50%	50%	No Deductible
Removable fixed appliance therapy and comprehensive therapy			For adults and children

Benefits Spotlight

Why are dental sealants beneficial to children?

Dental sealants have been shown to prevent decay on tooth surfaces with pits and fissures, where almost two-thirds of all decay is found. Some studies have even shown an 85% reduction in cavities for children who have sealants. The use of sealants has been approved for many years and is recommended by professional health associations and public health agencies. All of The Local Choice plans administered by Delta Dental of Virginia cover sealants at a benefit level of 100% of allowable charges for non-carious, non-restored 1st and 2nd permanent molars for dependent children under the age of 19.

What are composite fillings?

Composite fillings are a mixture of glass or quartz filler in a resin medium that produces a tooth-colored filling. Composite fillings provide good durability in small-to-mid size restorations that need to withstand moderate chewing pressure. It generally takes longer to place a composite filling than what is required for an amalgam filling.

What are amalgam fillings?

Dental amalgam is the most thoroughly researched and tested restorative material among all those in use. An alloy made by combining various metallic elements, it is durable, easy to use, highly resistant to wear and relatively inexpensive in comparison to other materials. Because amalgam fillings can withstand very high chewing loads, they are particularly useful for restoring molars in the back of the mouth where chewing load is greatest.

Which type of filling is best for me?

Several factors influence the performance, durability, longevity and cost of dental restorations, not the least of which is the patient's oral and general health, the components used in the filling material and the length and number of visits needed to prepare and adjust the restored tooth. The ultimate decision about what to use is best determined by consulting with your dentist. All of The Local Choice plans administered by Delta Dental of Virginia cover both amalgam and composite fillings at a benefit level of 80% of allowable charges.

Questions and Answers Concerning Your Dental Program

1. How can I find out if my dentist participates with Delta Dental?

There are several ways:

- Call The Local Choice Service Team at 888.335.8296 from 8:15 a.m. – 6:00 p.m. EST Monday through Thursday and 8:15 a.m. – 4:45 p.m. EST on Friday.
- Check Delta Dental's website at deltadentalva.com.
- Ask your dentist if he/she is a Delta Dental participating dentist.

2. How can my dentist enroll in the network?

- Ask your dentist to contact your Service Team at 888.335.8296.

3. How can I avoid unexpected charges for dental care?

- See a Delta Dental participating dentist.
- Have your dentist file a pre-determination (not required, but recommended for services over \$250).
- Call your Service Team with any benefit clarification questions.

4. What will happen if I go out of network?

- You will be responsible for paying the difference between the non-participating dentist's charges and Delta Dental's payment.
- The dentist is not required to file the claim for you, and you may be required to pay the dentist at the time services are rendered and then file the claim for reimbursement from Delta Dental.

5. Where do I file my claims?

- All claims should be filed with Delta Dental of Virginia, 4818 Starkey Road, Roanoke, Virginia 24018.

6. Can I check my claims online?

- Yes. You can register to view claims and other eligibility information at deltadentalva.com.

To register, go to the Subscribers section of our website and follow the prompts given. You will receive a personalized user name and password to access your personal information. See the inside front cover of this booklet for more website details.



Delta Dental of Virginia Mission Statement:

To improve the public's health through market leadership as the dental experts by delivering quality dental benefits and superior service supported by evidence-based science and innovative technology.



The Benefits of Experience

4818 Starkey Road, Roanoke, VA 24018
888.335.8296 • deltadentalva.com

The preceding information is offered as a brief description of The Local Choice's dental program administered by Delta Dental of Virginia. If you have specific questions regarding benefit structure, limitations or exclusions, consult your Member Handbook or call The Local Choice Service Team.