



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 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 6,100 dental locations throughout Virginia* and more than 299,000 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, September 2013

** Delta Dental of Virginia, November 2013

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 |
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| <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 & HDHP | Key Advantage 250, 500, 1000 | |
| Annual Benefit Maximum* | \$1,500/member | \$1,200/member | Annual benefit maximum does not apply to dependents under age 19. See following page. |
| Annual Deductible | \$25/member \$75/family | \$25/member \$75/family | |
| Lifetime Orthodontic Maximum** | \$1,500/member | \$1,200/member | Ortho maximum may be waived for dependents under age 19 if treatment deemed medically necessary. See following page. |
| 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) | | | Retreatment limited to once per surface in a 2 year period |
| 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 recementation of existing crowns, bridges, and dentures | | | |
| Major Dental Care | 50% | 50% | 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 |

Does the Annual Benefit Maximum and Lifetime Orthodontic Maximum Apply to all Members?

*Annual Benefit Maximum Does Not Apply to Dependents Under Age 19

In order to be compliant with the Patient Protection and Affordable Care Act requirement for Essential Health Benefits and Pediatric Dental, annual benefit maximums will not apply toward Diagnostic & Preventive Services, Basic Services or Major Services for any covered dependent under the age of 19.

**Lifetime Orthodontic Maximum May Be Waived if Treatment Deemed Medically Necessary

Orthodontic lifetime maximum will apply to dependents under age 19 for any orthodontic treatment deemed NOT medically necessary.

For treatment to qualify as medically necessary, it must meet criteria established by DDVA in accordance with the Salzman Index as well as the current CHIP guidelines for the State of Virginia. Your provider must submit a request to DDVA to determine if your treatment meets the criteria to be deemed medically necessary. If DDVA determines the services to be medically necessary, the lifetime orthodontic maximum will not apply.

For more information regarding the criteria that defines medical necessity, refer to your Member Handbook or contact a Delta Dental customer service representative.

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 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.

3. 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.

4. Where do I file my claims?

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

5. Can I access Delta Dental information online or using my Smartphone?

- Yes. Delta Dental offers Commonwealth employees the ability to view claims and eligibility, as well as estimate procedure costs, find a dentist and much more! Register at deltadentalva.com for secure access to your dental benefits information. You can also access these same great online features from your mobile device at the same web address.



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.