

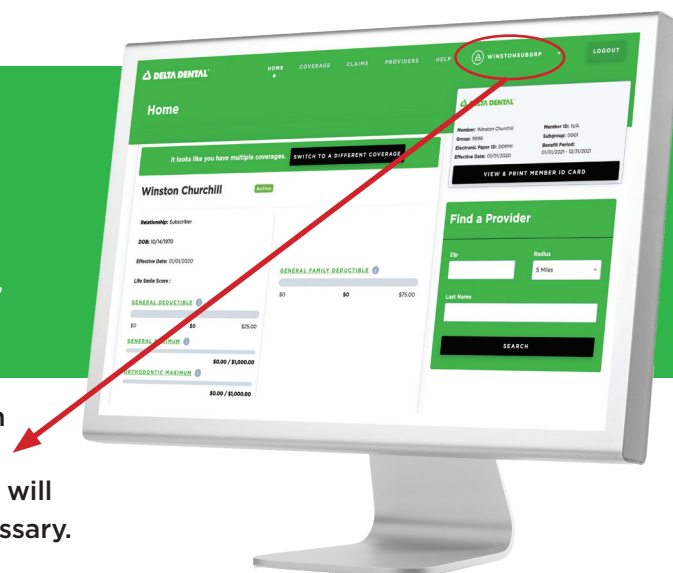


Stay informed about your dental benefits with member portal

Member Portal is designed to give you 24/7 access to important information regarding your dental benefits.

Use this secure online tool for access to eligibility information, current benefits information, claims information and more.

Once you have logged in to Member Portal, remember to sign up for electronic delivery of Explanation of Benefits (EOB) statements by checking the “Paperless Preferences” box. You will be able to view your EOBs online and print copies when necessary.



All users must first register to gain access to the Member Portal. Privacy of your online benefit information is assured through highly secure encryption technology.

Get started today

1. Visit www.memberportal.com.
2. Log in.

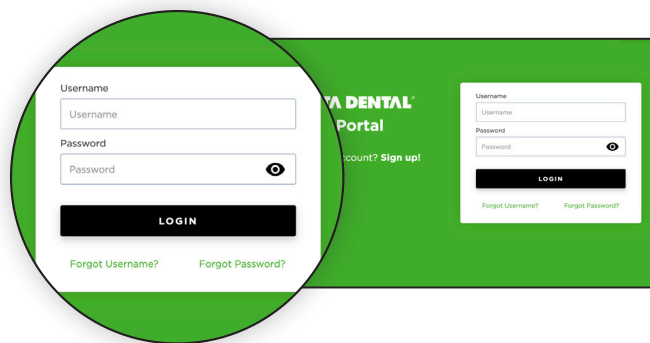
NOTE: Member Portal has replaced Consumer Toolkit®. If you currently have a Consumer Toolkit account, your username and password for Consumer Toolkit will work for Member Portal.

- If you have already registered, enter your credentials and click the “Login” button.
- If you are new to Member Portal, click the “Sign up!” link to register.

NOTE: You will need the subscriber’s (the person whose name is on the benefit package) member ID. The member ID is an assigned number unique to the subscriber. In most cases, the member ID is the same as the subscriber’s Social Security number.

3. Complete required fields and follow the on-screen instructions.
4. Select your own username and password to access the site.

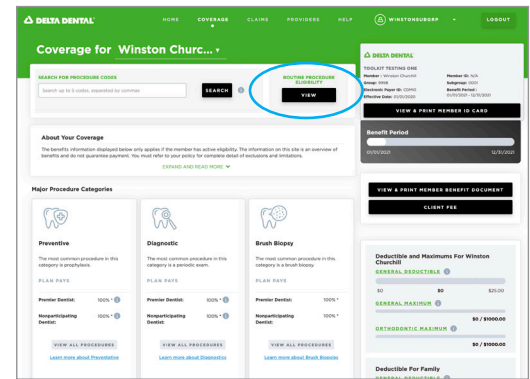
Additional help can be accessed through the Help menu within Member Portal. If you need further assistance, call Toolkit Support at 866-356-0301.



Member Portal features

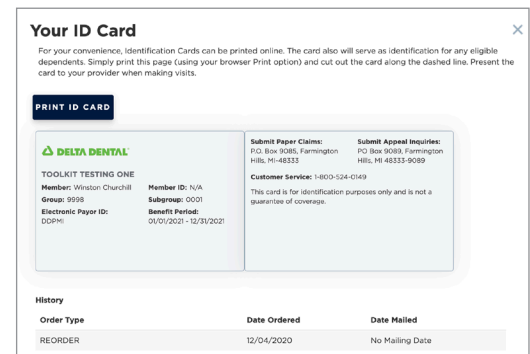
Find your benefits

Confirm eligibility and review benefits by clicking the **Coverage** link at the top.



Print ID card

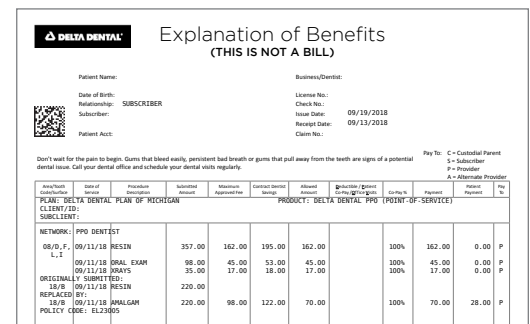
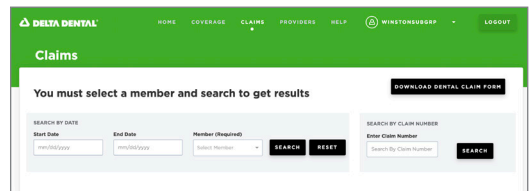
View and print your ID card 24/7 by following the **Print ID Card** link.



View your EOBs

Review and print EOBs by clicking the **Claims** link and entering the dates and patient's name.

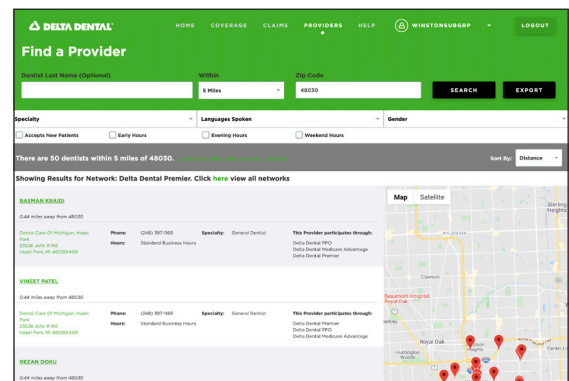
Sign up for electronic delivery of EOBs statements by checking the **"Paperless Preferences"** box.



Find a dentist

Use the **Find a Provider** link to select your Delta Dental network and find a participating dentist near you.

Nationwide, three out of four dentists participate in of Delta Dental networks, which means members have lots of choices nearby.





Maximizing your benefits

Get the most out of your Delta Dental of Indiana plan

Using your dental plan shouldn't be complicated.

Understanding how your plan works and definitions to common terms can optimize your dental benefits experience. Take advantage of our easy-to-use online tools and resources.

Visit: deltadental.pub/IN-PPO-POS



Stay in network and save!

Visiting an in-network dentist will likely save you the most money



All Delta Dental participating dentists agree to accept Delta Dental's approved amounts as full payment for covered services. They also agree to abide by our processing policies and will submit claims for you.

Savings example for a crown by network: Delta Dental PPO (Point-of-Service)

Network	Delta Dental PPO	Delta Dental Premier®	Out-of-network
Submitted charge	\$1,370	\$1,370	\$1,370
Allowed amount	\$890	\$1,070	\$960
Percentage paid by Delta Dental	50%	50%	50%
Amount paid by Delta Dental	\$445	\$535	\$480
Amount you pay	\$445	\$535	\$890

No balance-billing

Dentist can balance-bill up to the **submitted charge**

NOTE: Payment example above is illustrative only. Fees and reimbursements can vary by location and dentist.

Finding a dentist: Searching for an in-network dentist near you is easy!



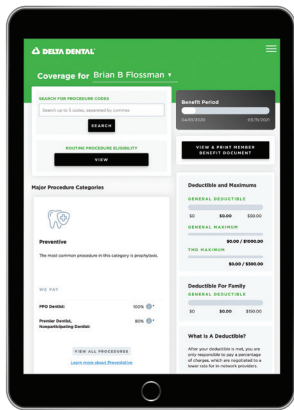
Find a participating dentist by logging in to your Member Portal account at memberportal.com or by using our online Find a Dentist tool at deltadentalin.com/findadentist.

Questions? Call Customer Service at 800-524-0149—they'll be happy to help!

Member Portal

Our easy-to-use dental benefits tool designed with you in mind

Member Portal gives you easy, secure online access to your dental benefits information, 24/7.



This mobile-friendly tool allows you to:

- View eligibility
- Review coverage details
- Review claims information
- Print ID cards
- Find a dentist
- And more!

Member Portal uses highly secure encryption technology to protect your personal information. For even greater protection and convenience, you can opt-in to go paperless and receive your Explanation of Benefits digitally.

All users must first register to gain access to Member Portal.
Register your account today at memberportal.com.



Oral health and wellness

Oral health information and materials available to you

A healthy mouth is more than just a nice smile. It helps you to eat, drink, talk and smile. And since oral health and overall health are connected, having a healthy smile can help keep the rest of your body healthy, too. This is why Delta Dental is your source for oral health information and offers a series of brief, informative handouts covering subjects such as children's oral health, diabetes, oral cancer and smoking, free of charge at deltadentalin.com/lifesmile.

Most of our informational handouts are available in both English and Spanish. **Make today the beginning of your LifeSmile Wellness journey.**





Can I see an out-of-network dentist?

You can see any dentist you choose, including those not participating in Delta Dental's network.

Keep in mind, however, that utilizing a non-network dentist can impact the overall costs of your oral health care because out-of-network dentists do not contractually agree to cap their fees at Delta Dental's allowed amounts for services, so In addition to your coinsurance/copayments, deductibles and amounts owed due to contract maximums, the dentist can balance bill you for any difference between their submitted fee and Delta Dental's allowed amounts.

In-network vs. out-of-network: What it means to you and your oral health care

Did you know a dentist "accepting" your Delta Dental plan may not mean that the dentist participates in Delta Dental's networks? In fact, that dentist could accept Delta Dental as an out-of-network provider. Therefore, rather than asking the dentist whether they "accept" Delta Dental, you should ask, "Do you participate in Delta Dental's network?"

Your Delta Dental plan is specifically designed to provide top-quality oral health care while delivering excellent value. When paired with an in-network dentist, your plan offers the most value and quality of care assurance.

My current dentist is not a participating Delta Dental provider. Will Delta Dental pay anything on my claim?

Delta Dental delivers benefits according to your plan's out-of-network schedule. Visit memberportal.com to view your specific plan's coverages.

In most instances, you will pay the dentist directly upfront, and Delta Dental will mail you a reimbursement check up to the allowed amount for out-of-network services. In addition to your coinsurance/copayments, deductibles and amounts owed due to contract maximums, the dentist may balance bill you for any charges above the allowable amount covered by your plan up to the full amount of the dentist's standard fee for the service. Out-of-network dentists do not contractually agree to cap their fees at Delta Dental's allowed amounts; they are free to charge patients their full standard fee. You are responsible for the additional amounts out-of-pocket.

Delta Dental has the nation's largest provider network, and staying in-network may help reduce your out-of-pocket expenses because network dentists have agreed to charge only Delta Dental's allowed amounts for services.

How do I submit a claim for reimbursement?

When you visit a participating dentist, the dentist files all claims for you. You may need to file your claims if you visit a nonparticipating dentist. Printable claim forms are available to download at memberportal.com. Either you or your dentist may complete the form and attach a copy of your bill. Detailed instructions are included on the claim form.

Example of in-network savings

Crown	Delta Dental PPO™	Delta Dental Premier*	Out-of-network
Submitted charge	\$1,373	\$1,373	\$1,373
Maximum allowed fee	\$890	\$1,070	\$960
Percentage paid by Delta Dental	50%	50%	50%
Amount Delta Dental pays	\$445	\$535	\$480
Amount dentist can balance bill	\$0	\$0	\$413
AMOUNT YOU PAY	\$445	\$535	\$893
Total network savings	\$483	\$303	\$0

Note: Payment example above is illustrative only. Fees and reimbursements can vary by location and dentist.

Need additional help?

You can reach our customer service team at 800-524-0149 Monday through Friday, 8:30 a.m. to 8 p.m. ET.

www.deltadentalmi.com • www.deltadentaloh.com • www.deltadentalin.com

Getting started with your Delta Dental benefits

Understanding your benefits and how to use them



Learn about your coverage

Knowing which procedures are covered under your plan, copay and deductible amounts, and waiting periods is an important first step in understanding your benefits. With the mobile-friendly Delta Dental Member Portal, members get easy access to their ID card, benefits, claims information, eligibility and more. Visit memberportal.com to get started.



Make a dentist appointment

Visit deltadentalin.com/findadentist to find an in-network dentist near you and save the most money. When you call to make your appointment, tell the dental office you have benefits through Delta Dental of Indiana.



Receive dental care

When you see an in-network dentist, you may have to pay a copay or coinsurance depending on the services you receive and what your plan covers. But, participating dentists will file claims for you. If you see an out-of-network dentist, you may have to pay the dental office for services up front and then file your own claims for reimbursement.



Delta Dental will pay its portion of the bill

Payment will be made directly to your participating dentist. If you see a nonparticipating dentist, Delta Dental will send payment to you once you've submitted the claim.



Frequently asked questions



How does my plan work?

You can register online for our Member Portal, which provides 24/7 plan information, or use our website's online dental search tool to find an in-network provider near you. If you need more assistance, you can reach our customer service team at 800-524-0149.

What is my member ID?

Your member ID is either your Social Security number or a randomly assigned alternate ID number.

How can I view/print my Explanation of Benefits (EOB) statements?

Delta Dental doesn't mail EOB statements for services covered at 100%. However, you can view these anytime in your Member Portal account. There, you can also view claim information for any previous services and click on the procedure codes for a detailed definition.

Will Delta Dental pay if my dentist isn't in the network?

If you choose to see a nonparticipating dentist, you will still be eligible for partial reimbursement, but you are responsible for paying your coinsurance plus any additional costs up to the dentist's charge.

How do I submit a claim for reimbursement?

Participating dentists submit claims for you. If you visit a nonparticipating dentist, you may need to file your own claims. Printable claim forms are available to download within Member Portal. Either you or your dentist may complete the form and attach a copy of your bill. Completed forms should be mailed to Delta Dental, PO Box 9085, Farmington Hills, MI 48333-9085.

Who do I contact if I have a question?

You can reach our customer service team at 800-524-0149
Monday through Friday, 8:30 a.m. to 8 p.m. ET.



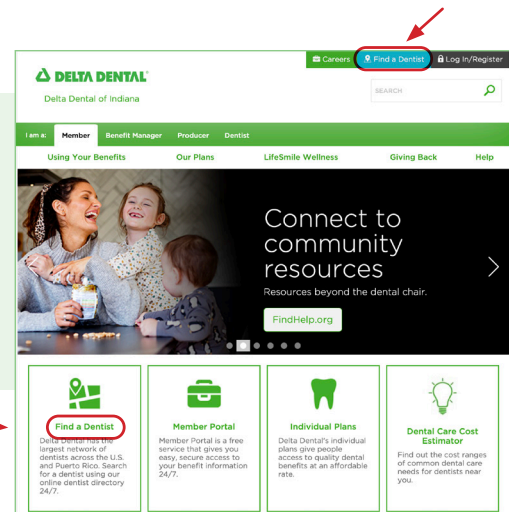
Find a Delta Dental participating dentist

Your Delta Dental plan allows you to visit any dentist you like. You will maximize the value of your dental plan and minimize out-of-pocket costs by choosing a dentist who participates in one of Delta Dental's two networks: Delta Dental PPO™ and Delta Dental Premier®. You'll likely save the most money and receive the highest levels of coverage when you visit a Delta Dental PPO dentist. If you visit a dentist who does not participate in Delta Dental PPO, you can still save money if that dentist participates in Delta Dental Premier.

To find a participating dentist in your area, follow the simple steps below.

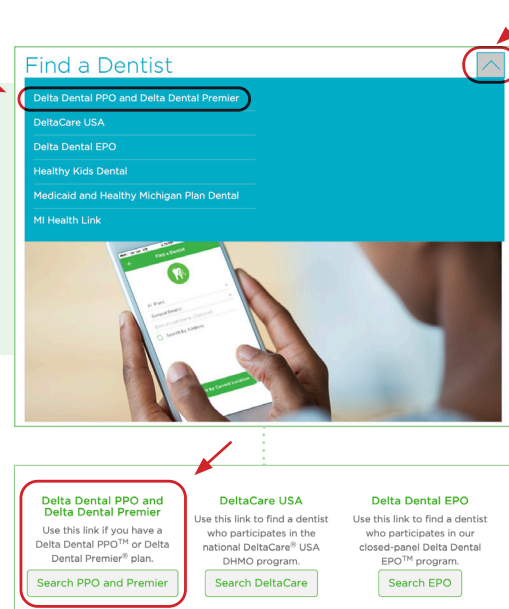
Step 1

- » Visit deltadentalin.com.
- » Click one of the **Find a Dentist** links.
- » You may also go directly to deltadentalin.com/findadentist.



Step 2

- » Select the drop down arrow in the top right corner and then select **Delta Dental PPO and Delta Dental Premier**.
- » You may also scroll to the bottom of the page.



Step 3

- » Use the **Specialty** menu to pick a provider type (defaults to all).
- » In the **Plan network** dropdown, choose:
 - » Delta Dental PPO
 - » Delta Dental Premier
 - » Delta Dental PPO Plus Premier™
 - » Delta Dental Medicare Advantage™
 - » DeltaCare® USA
 - » Delta Dental Patient Direct®

Next, choose to search by **current location** or enter your **ZIP code** or **address**.

Click **Find dentists** to begin.

Step 4

- » Use the **advanced search** button to sort or filter results by distance, hours, accessibility, transportation, or dentist/office name
- » Use the **search** button on the bottom of the screen to apply changes
- » Use the **Add all to dentist list** option to build a list or click the heart next to your choice of providers to create a personalized list
- » Click **Dentist list** (top right) to view, print, email, or download results.

Unsure of your plan type or looking for additional information?

Register or log in to the Member Portal, Delta Dental's secure online tool for access to eligibility information, current benefits information, claims information and more. Log in or create an account at memberportal.com.

Delta Dental customer service can assist you at 800-524-0149, Monday through Friday, 8:30 a.m. to 8 p.m. ET.

deltadentalin.com/findadentist

How Delta Dental pays for orthodontic services



Proper tooth alignment is important not only for a beautiful smile, but also for function. When teeth are aligned, it's easier to chew and talk. And it's also important to correct and guide tooth and jaw development as a child grows, in order to ensure a healthy and functioning smile for adulthood.

Orthodontic services, often referred to as "ortho," are services, treatment and procedures used to correct malposed or misaligned teeth. These services can include braces, retainers and other orthodontic appliances. Your coverage level for orthodontic services depends on the plan chosen by your employer/organization. Orthodontic services are limited to the lifetime maximum per person as specified in your Summary of Dental Plan Benefits.

Do I need a referral to visit an orthodontist?

No referral is necessary if you go to an orthodontist. Both general dentists and orthodontists provide orthodontic treatment. You are free to visit the dentist of your choice. You can find a participating Delta Dental orthodontist on our websites.

You can also get this information by calling our customer service department at 800-524-0149 or by registering and logging in to Delta Dental's Member Portal from our websites.

How will orthodontic services be paid?

Delta Dental requires your dentist to submit an orthodontic treatment plan to us. When orthodontic treatment starts, we will pay a percentage of the total fee. We will continue to make payments based on the type of treatment (18 months for comprehensive, 10 months for interceptive and 8 months for limited) or until the lifetime orthodontic maximum is reached. Payments will be made either quarterly or monthly, depending on the dental plan chosen by your employer.

What if treatment has already begun under a different carrier?

For treatment that began prior to eligibility with Delta Dental, we will make payments only for the months of treatment while eligibility is active with Delta Dental. We will calculate our payments based on the original claim form from the provider. We subtract the initial/banding fee from the total fee (as this was incurred prior to eligibility with Delta Dental) and divide by the standard number of payment months. We will then pay the remaining treatment months or until the maximum is met. If a group has the orthodontic maximums carried over from a prior carrier, Delta Dental will pay for only the remainder of the lifetime orthodontic maximum.

How can I find out what's covered under my plan?

To find out what's covered under the dental plan chosen by your employer:

- Refer to your Summary of Dental Plan Benefits and your Dental Care Certificate
- Register and log in to Delta Dental's Member Portal from our websites
- Call Delta Dental's customer service department at 800-524-0149

Plan ahead with a pre-treatment estimate

Avoid a surprise dental bill by submitting a pre-treatment estimate before your next dental procedure.



A pre-treatment estimate provides you with a written estimate of benefits that may be available under your Delta Dental plan for your proposed dental treatment.

Requesting a pre-treatment estimate can help you:

- Know if proposed services will be covered
- Understand what your out-of-pocket costs may be
- Learn more about your care options
- Better budget for dental care

When can I request a pre-treatment estimate?

Pre-treatment estimates can be requested for any dental service. They are especially beneficial when having services performed such as bridges, crowns, implants or dentures, and are highly recommended for procedures that may cost more than \$250.

A pre-treatment estimate is valid for 12 months.

How do I submit this request?

Simply ask your dental office for a pre-treatment estimate.

- If your dental office uses our Dental Office Toolkit™, they will be able to give you real-time estimates for most procedures in just seconds!
- If they do not use our Toolkit or the proposed treatment is more complex, the office will submit the treatment plan to Delta Dental via mail. Once received, we'll review the proposed treatment in accordance with your dental coverage. Once processed, we'll send copies of the pre-treatment estimate to both you and your dental office. You may also view it in your Member Portal account at memberportal.com.

NOTE: A pre-treatment estimate is NOT a guarantee of future dental benefits or payment. When the services are complete, Delta Dental will calculate its payment based on your current eligibility, remaining maximum and any deductible requirements.