

Delta Dental Web Site



Benefits Information...Anytime, Anywhere

www.consumertoolkit.com



You can find helpful information about your Delta Dental benefits plan 24 hours a day, 7 days a week at www.consumertoolkit.com.

Here's What You Will Find:

- Find A Provider (Quickly and Easily!)
 - ▶ Create a customized list of providers based on preferences or look up a specific provider
 - ▶ Unique features include ability to create a short list of "favorite" providers for quick reference, plus get maps and directions to an office
 - ▶ Get your results printed, emailed or in .pdf format
- Estimate The Cost Of Your Dental Care:
 - ▶ View estimates for cost of services prior to receiving the actual treatment
 - ▶ Look up coverage amounts, including deductibles and co-insurance amounts
 - ▶ View claims activity
- Print Dental Card and Claim Form:
 - ▶ Simply visit the web site listed above and click on "Print ID Card" or "Claim Forms".
 - ▶ If you arrive at your doctor's appointment and forgot your card, it's no problem as you can simply tell them that Delta Dental is your insurance carrier and they will take care of it for you!
- Read About Oral Health
 - ▶ Click on "Health and Wellness" to learn about important health tips regarding oral cancer, fluoride, beverage choices, dental implants, tongue piercing and overall oral health!

How To Register For The First Time:

1. Go to www.consumertoolkit.com
2. Click on “Register”
3. Follow the easy instructions!



How To Find a Provider:

1. Go To www.consumertoolkit.com
2. Click on “Dentist Directory”
3. Click on “Delta Dental”
4. Choose the specialty you are searching for in the first dropdown list.
5. Choose either Delta Dental PPO or Delta Dental Premier. Both of these are in-network. However, Delta Dental Premier will pay a higher percentage towards your claim.
6. Click “Find Dentists”
7. *You may also customize your search by name, city, zip code or distance.*
8. Once you receive your results, you may print, email or .pdf your results. If you want to print, email or .pdf the results of only a few select dentists, simply check the box “Add to my list” next to each dentist, then click on “My List” at the top of the screen (right-hand side) and choose either print, email or .pdf.

Things To Remember:

- It is strongly recommended that you obtain a pre-treatment estimate for any major medical service. Please ask your doctor to submit this request to Delta Dental. Pre-treatment estimates come directly from Delta Dental; they do not come from your dentist. Also refer to your Summary Plan Description at the back of this tab.
- If you are pregnant or have diabetes or heart disease, talk with your doctor about getting two additional cleanings.
- Medical and Dental Health go hand-in-hand



Most people tend to think of their dental health as being completely separate from their general medical well-being. However, in many instances, this is not the case. Oral hygiene —or the lack thereof — can affect a person’s medical health. Similarly, a person’s medical health can affect his dental welfare. Medical and dental issues are not separate entities.

Special Conditions:

There are some conditions that can complicate a person's oral health. They can either aggravate dental conditions or they can alter how dental problems are treated and managed. Here are some medical issues that affect dental health:



Cardiovascular Disease



Gum disease, particularly periodontitis, can affect cardiovascular disease. Although more research needs to be done, some scientists are saying that gum disease can be a cause of heart disease, strokes, clogged arteries and bacterial endocarditis.

Sure, it sounds strange; however, gum disease certainly does spread past a person's mouth. The bacterium from the periodontitis enters a person's bloodstream and can travel to the heart. In this case, the medical problem certainly may be caused by the dental problem.

Osteoporosis

Bone loss from this disease often shows up first in the mouth—dentists are sometimes the first ones to spot it, recommending that patients speak with their medical doctors about possibly having osteoporosis.

If this disease is not managed, the bone loss can worsen from year to year. This can cause problems with the teeth, eventually causing them to fall out.



Diabetes

Not taking care of the teeth—in other words, having poor oral hygiene—can make managing diabetes a difficult prospect. Gum disease infections can cause a person's blood sugar levels to spike, therefore needing larger doses of insulin to keep under control.



What's more, having diabetes makes a person more susceptible to getting gum disease in the first place. So, it is even more essential for people with diabetes to practice excellent dental hygiene habits.

Diabetes also increases the likelihood of a person having dry mouth, cavities and tooth loss. With this condition, the medical and dental problems go hand in hand.

Cancer

Chemotherapy treatments for any type of cancer can cause dental issues, such as dry mouth and gum disease.

Moreover, if a person is receiving radiation in the head or neck area, he may develop lesions in the mouth, very sensitive teeth and rapid tooth decay.



Pregnancy/Birth

Obviously, pregnancy and birth are not diseases. However, gum disease can have a profound effect on pregnancy and birth.



Much like the bacteria from periodontitis can spread from the gums to the heart via the bloodstream, it can also spread through the bloodstream to the placenta in the womb or into the amniotic fluid. This can cause premature birth. Babies who are born too early may not have had a chance to fully develop and may end up with life-threatening problems.

HIV/AIDS

Indications of this medical problem often show up in the mouth first through a serious dental infection. People may also develop white spots or strange lesions in the mouth if the gum disease is left untreated.

Rather than thinking of medical health or dental health separately, people should instead think of body health.



If you have any of these conditions, please be sure to talk to both your healthcare provider and your dentist.

If you have been diagnosed with any of the following conditions, you are eligible for 2 additional cleanings (which is a total of 4) each year:

- ***Pregnancy with periodontal disease***
- ***Diabetic with periodontal disease***
- ***Renal Failure/Dialysis***
- ***Head and Neck Radiation***
- ***Infective Endocarditis***
- ***Suppressed Immune System***
 - ***Chemotherapy/Radiation***
 - ***HIV Positive***
 - ***Organ Transplant***
 - ***Stem Cell (Bone Marrow) Transplant***

Coverage At A Glance

The following is a snapshot of the Wayne County Dental Plan Design. For further details and description, please refer to the Summary Plan Description at the back of this section.

Dental Plan Design

IMPORTANT! PLEASE READ!

If you are having dental work which may cost \$300 or more, we strongly recommend a Pre-Treatment Estimate!

(See Page 6 of the SPD for further details.)

TYPE OF SERVICE	Traditional Plan	Orthodontic Plan
Annual Deductible	\$25 per person	\$25 per person
Maximum Per Person Benefit		
Non-Orthodontics	\$2,000 per year	\$2,000 per year
Orthodontics	\$500 Lifetime	\$2,000 Lifetime
Orthodontic Eligibility Requirement	Up to Age 19	Up to Age 19
Preventive and Diagnostic Dental Service.....	100%	100%
Periodic Oral Examinations		
Once Every 6 Months		
Bitewing X-Rays - 1 Series per year		
Dental Prophylaxis (Cleanings)		
Once Every 6 Months		
Fluoride Treatments		
Once Every 6 Months Under Age 16		
Palliative Treatment (Relief of Pain)		
Covered Only If No Other Services Provided		
Sealants Under Age 16 and Once Every 3 Years		
Once Per First or Second Permanent Molars		

***** PLEASE NOTE that if you choose to go out-of-network, you may be responsible for the difference between the contracted amount and the cost of service, in addition to any coinsurance/copays.**

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TYPE OF SERVICE	Traditional Plan	Orthodontic Plan
<p>Basic Dental Services - Subject to Deductible.....</p> <p>Complete Series or Panorex X-rays Limited to One Time Per 36 Months</p> <p>Fillings: Includes Amalgam fillings (anterior and posterior) and Composite/white fillings (anterior/<i>inside</i> the smile line). <i>*Composite/white fillings (posterior/outside the smile line) are considered optional and are covered at the same cost of an Amalgam posterior filling.</i></p> <p>Root Canal Treatment</p> <p>Root Planing - 1 Time Per Quadrant Per 24 Months</p> <p>Periodontal Surgery - Once In Any 36 Month Period</p> <p>Simple Extraction</p> <p>Surgical Extraction including Impacted Wisdom Teeth</p> <p>Repairs to Full or Partial Dentures or Bridges Limited to repairs or adjustments done within 12 months after the initial insertion</p>	80%	80%
<p>Major Dental Services - Subject to Deductible*</p> <p>Crowns - One Time Per Tooth Every 5 Years Only When A Filling Cannot Restore The Tooth</p> <p>Fixed Bridges - One Time Per Tooth Every 5 Years Only When A Filling Cannot Restore The Tooth</p> <p>Full Dentures - Once Every 60 Months</p> <p>Implants – please read your SPD for more details as most implants are covered; however, some services related to the implant are not (make sure to request a Pre-Treatment Estimate!)</p> <p>Inlays And Onlays - One Time Per 5 Years Only When A Filling Cannot Restore The Tooth</p> <p>Partial Dentures - Once Every 60 Months; No Allowances For Precision or Semi-Precision Attachments</p> <p>Re-Cement Bridges, Crowns, Inlays - Once Every 6 Months</p> <p>Relining Dentures - Limited To 1 Time Per Year</p>	80%	50%
<p>Orthodontic Services</p> <p>Diagnose or Correct Misalignment of the Teeth or Bite Including Phase 1 and Phase 2 - Preauthorization Required</p>	50% up to \$500	50% up to \$2,000

This is a short recap of your dental benefits. This is not your Summary Plan Description. Please see the Summary Plan Description for additional details and terms of your actual coverage.

***** PLEASE NOTE that if you choose to go out-of-network, you may be responsible for the difference between the contracted amount and the cost of service, in addition to any coinsurance/copays.**

***It is strongly recommended that you ask for and receive a pre-treatment estimate for any major service:**

It is strongly recommended that you obtain a pre-treatment estimate for any major medical service. Please ask your doctor to submit this request to Delta Dental. Pre-treatment estimates come directly from Delta Dental; they do not come from your dentist. Also refer to your Summary Plan Description at the back of this tab.