

**PARTNERS
FOR HEALTH**



Welcome to Delta Dental

The State of Tennessee's Dental Preferred
Provider Organization

Delta Dental Plan Highlights



Plan highlights

- Flexibility to go to any dentist
- More than 2,000 in-network, Delta Dental PPO™ providers in Tennessee
- Different co-insurance levels for PPO and non-PPO providers
- Waiting periods for new entrants
- Six-month wait for dentures and crowns
- 12-month wait for orthodontia and to replace teeth missing prior to the effective date

ID cards

- Welcome Kits will be mailed to members' homes upon initial enrollment, including:
 - Welcome letter
 - ID card
 - Two-page benefit summary
- Members can view or print ID cards on the Mobile App or Member Portal.

Premium

- Starting at \$20.02 per month for employee only coverage
- The state of Tennessee pays ½ the premium for active state and higher education employees for all coverage tiers.

Delta Dental Plan Highlights – Orthodontics

- Orthodontic age limit: the end of the month of age 19
- 12-month waiting period before coverage starts
- Waiting period does apply to a transition claim for treatment started prior to member's effective date
- For detailed information on a transition claim or more orthodontic coverage information, visit [DeltaDentalTN.com/StateofTN](https://www.DeltaDentalTN.com/StateofTN)

Delta Dental PPO: Best Value



- 74% of dentists in Tennessee in-network
- Average savings of 30%
- No paperwork
- No extra charges
- No balance billing
- No waiting for reimbursement



Understanding Your Network

Delta Dental offers two provider networks to help cover your smile while keeping costs as low as possible. The Delta Dental PPO Network provides in-network maximum cost savings, while the Delta Dental Premier® Network—which is the largest network in Tennessee—provides an out-of-network safety net for additional access when you need it.

Delta Dental PPO

- More than 269,000 office locations nationwide
- Average savings of 30% on submitted fee
- No balance billing and no paperwork to file

Delta Dental Premier

- More than 339,000 office locations nationwide
- Average savings of 18% on submitted fee
- No balance billing and no paperwork to file

Out of Network

- May need to file your own claims
- May be balance billed
- No discounts

About balance billing

Our network dentists agree to accept maximums on what they charge for each service. An out-of-network dentist hasn't agreed to those maximums.

When you visit a Delta Dental network dentist, you won't have to pay the difference between what the dentist charges and what Delta Dental will pay, *aka Balance Billing*.

The maximum plan allowance (covered charges) for a Delta Dental Premier provider is usually greater than for a Delta Dental PPO provider. The benefits for a Premier provider will be paid according to the out-of-network coinsurance schedule.

Delta Dental PPO: Illustrated Savings

Save MOST when you see a Delta Dental PPO dentist

Set by Delta Dental

NETWORK	ESTIMATED CHARGE	APPROVED AMOUNT	MAXIMUM ALLOWED FEES	AMOUNT DELTA DENTAL PAYS	AMOUNT YOU PAY
Delta Dental PPO™	\$120	\$84	\$84 × 80% = \$67.20	\$67.20	\$16.80
Delta Dental Premier®	\$120	\$113	\$84 × 60% = \$50.40	\$50.40	\$62.60
Out-of-Network Dentist	\$120	\$120	\$84 × 60% = \$50.40	\$50.40	\$69.60

Best Deal!

*This example is an estimate. Fees and reimbursements can vary by state.

40% + \$36 balance

Pre-treatment estimates can be helpful in determining what your part of the bill will be. Be sure to refer to your benefit summary for a snapshot of covered dental services

Delta Dental: How to Contact Us

- Designated Customer Service
 - 1-800-552-2498
 - Monday–Friday, 7 am to 5 pm CT
- For Employees
 - Plan web page: DeltaDentalTN.com/stateoftn/
 - Member portal: Go to DeltaDentalTN.com/StateOfTN and click on member portal.

Delta Dental Plan Web Page

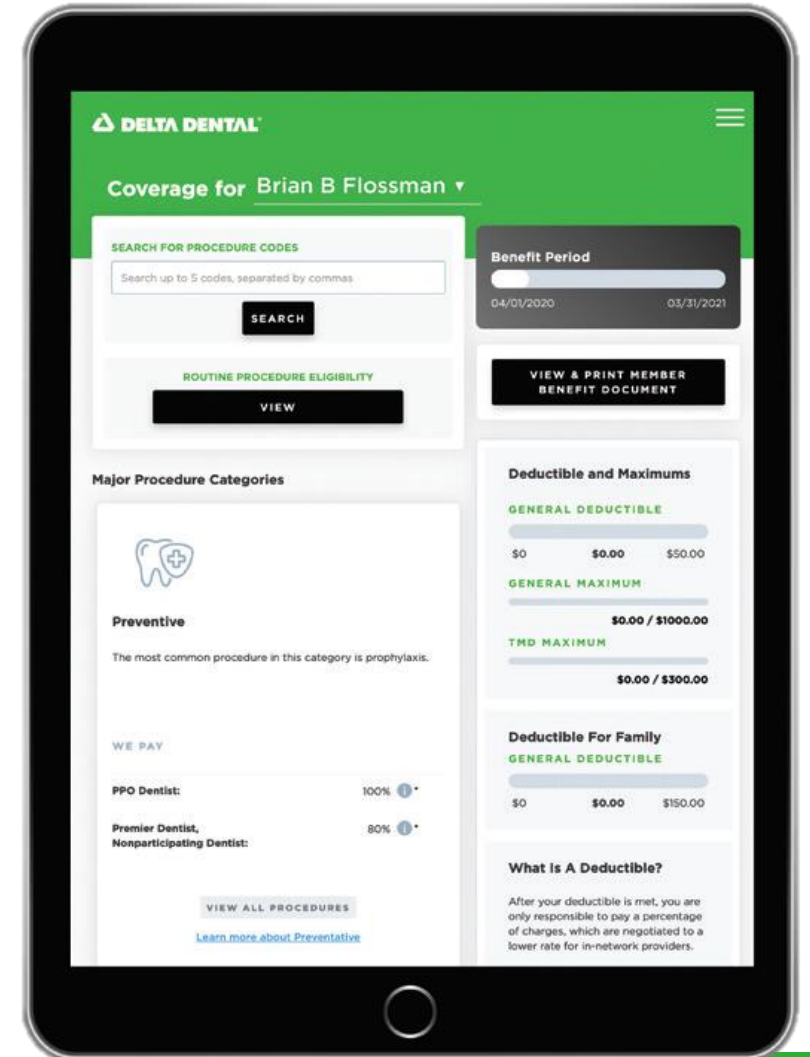
- Search for a Provider
- Virtual Annual Enrollment Video
- Download Member Handbook
- Download Certificate of Coverage
- Download the Mobile App
- Link to the Member Portal
- FAQs
- Access Oral Health Education Information

The screenshot shows the Delta Dental Tennessee website homepage. At the top, there is a green header with the Delta Dental logo on the left and "Delta Dental of Tennessee" on the right. Below the header is a large banner featuring a torn paper effect with a map of Tennessee and the state flag. The banner includes the Delta Dental logo and the "PARTNERS FOR HEALTH" logo. A white box in the center of the banner contains the text: "Delta Dental is Your ParTNER in Oral Health" and "Welcome, State of Tennessee". To the right of this box is a short paragraph about the partnership with the State of Tennessee. Below the banner, there are two main sections: "Find a Dentist" and "Member Portal". The "Find a Dentist" section includes a search form with dropdown menus for "Specialty" and "Your Plan Type", a text input for "Dentist Last Name (optional)", and radio buttons for "Search by current location" (Yes/No). A green "Find a dentist" button is at the bottom. The "Member Portal" section includes a "Log In/ Register" button and a "Download our Mobile App" section with a "Learn More" button.

Delta Dental Member Portal

Members can:

- View eligibility status
- Check the status of a claim
- View and print ID cards
- View or download explanations of benefits
- Access educational tools



Delta Dental Mobile App

- Available for iOS or Android
- Members can:
 - Search for a provider
 - View ID card
 - Check the status of a claim
 - Verify benefits



Oral Health Resources

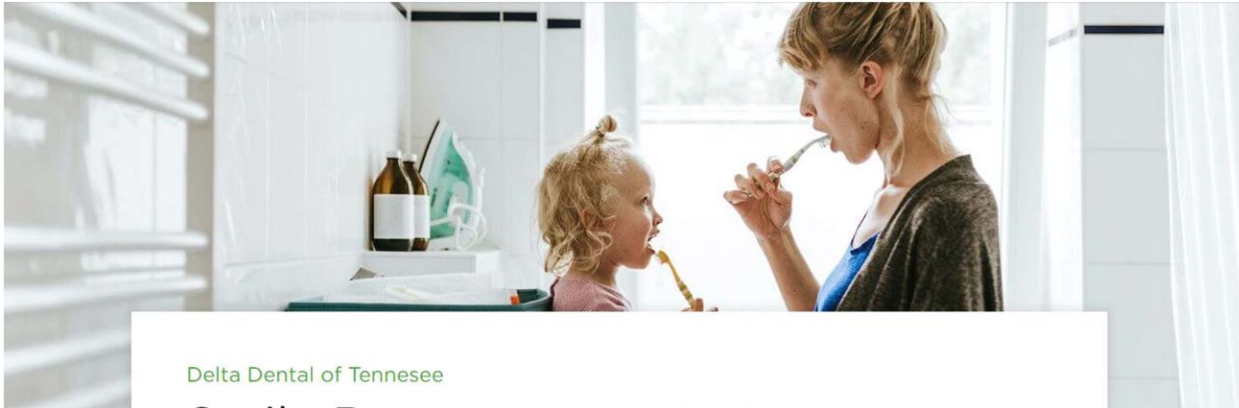


Go to your plan web page for:

- Online resources to help you learn more about oral health
- Smile Power Blog
- Quarterly *grin!* magazine
- Downloadable kids' activity book, *grin! For Kids*



Delta Dental of Tennessee Log In/ Register



Delta Dental of Tennessee

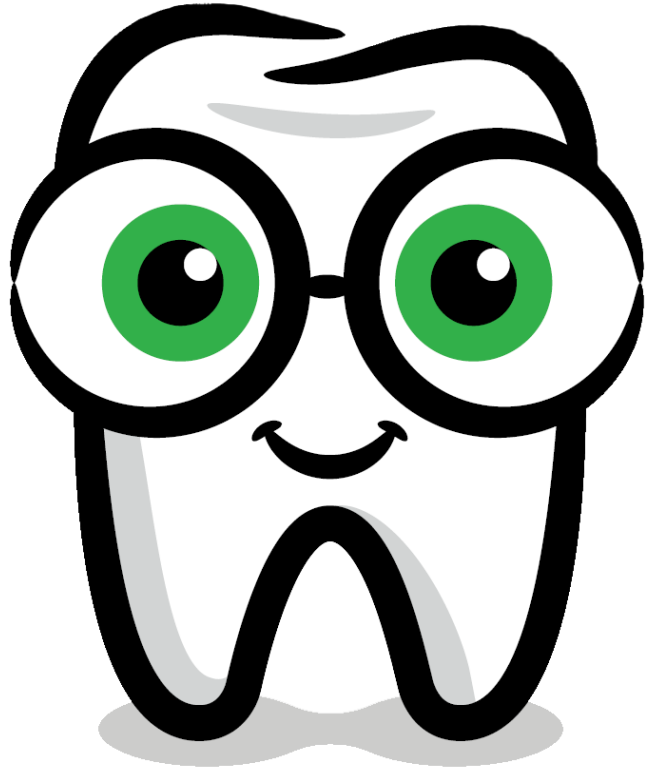
Smile Power Blog

Unleash your smile power with these helpful articles about dental and vision health, plan benefits, frequently asked questions and more!

Annual Enrollment Support

Best Practice: Virtual Annual Enrollment Video

- Learn the importance of dental coverage
- Review dental benefit highlights
- Download a benefits summary straight from the video
- Link to the video from the Delta Dental plan web page



Thank you,
from your
Delta Dental
team!