Enhancements to Your Delta Dental Plan

SURA/Jefferson Science Associates Effective 4/1/09

1. SURA/Jefferson Science Associates is adding the Delta Dental PPO network.

The Delta Dental PPO network is being added for three reasons:

 Savings to you – Because the allowable fee the dentist has agreed to accept is less, you will reduce your out-of-pocket expenses. Your share of the cost of Delta Dental network services not covered at 100% by SURA/Jefferson Science Associates' Dental Plan is less when a Delta Dental PPO dentist is used.

For example, if the Delta Dental Premier Plan allowance for a procedure is \$300, your 20% share is \$60. If the Delta Dental PPO Plan allowance for the same procedure is \$250, your 20% share is \$50.

- Overall lower allowable charges Lower allowable network charges can "stretch" your annual maximum benefit amount by allowing more services to be paid by the dental plan.
- Your Benefits with SURA/Jefferson Science Associates' dental plan will remain the same. You will now have access to Delta Dental Premier, Delta Dental PPO and Non-Participating dentists.

2. SURA/Jefferson Science Associates is adding Prevention First to your dental plan.

Increasing evidence shows a direct relationship between good oral health and general overall health. With this benefit, visits to the dentist for preventive care and diagnostic services (oral exams and cleanings twice a year, fluoride applications for dependents under the age of 19, bitewing and full mouth x-rays as allowed, space maintainers) will no longer count against your plan year maximum benefit amount. This means that if you need costly services, you will always have your preventive and diagnostic services available to you.

3 How can I avoid unexpected charges for dental care?

- See a participating Delta Dental dentist.
- File a pre-determination (not required but recommended for services over \$250).
- Call Benefit Services with any benefit clarification questions at 800-237-6060.

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Delta Dental of Virginia Subscriber Connection Website Tutorial

Good news to you from Delta Dental! In the process of making enhancements to our website, we have added a website tutorial to help subscribers access valuable information. This brief summary provides information on the following online capabilities for those who are enrolled in Delta Dental PPO or Delta Dental Premier.

- First Time/New User Registration
- Finding a Dentist
- Printing ID Cards
- Printing Member Handbook/EOC (if provided by Delta Dental)
- Verifying Benefits
 - Brief benefit description
 - List of covered dependents
 - How much of your annual maximum and deductible has been met
- Tracking Claims
 - Detailed claims information
 - Printing copies of Explanations of Benefits (EOBs)
- Forms
- Help with forgotten password or username

Access to this information is just a click away!

Go to the Delta Dental of Virginia website at <u>www.deltadentalva.com</u> and click on the Subscriber Connection Demo link under "Subscriber Connection" or in the box to the right of the page.

Subscribers can also find the website tutorial under the Subscriber Connection section of the website. Simply go to <u>www.deltadentalva.com</u>, click on the Subscriber Connection link to the left of the page, then click on "Subscriber Connection Demo."