



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 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 website at DeltaDentalVA.com to make the most of your dental benefits.

Getting started

- Go to DeltaDentalVA.com.
- Click Subscribers to go to the Subscribers page.
- Click "New Users Register Here" under the Subscribers login box.
- Follow the instructions to complete the registration process.

Once you have your user name and password, log in to:

- Verify your benefits
- Check claims and access forms
- Estimate costs for dental procedures
- Chat with a customer service representative

You can also visit our website for information to help you understand your benefits, learn 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 more than 7,100 dental locations throughout Virginia* and more than 348,000 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.

The Delta Dental Network

Delta Dental offers The Local Choice members its largest network, with more than 86% 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

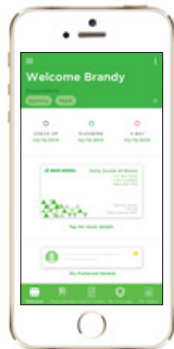
Should you decide to receive dental care from a dentist who is not a member of the Delta Dental Network, you will still receive benefits from your dental plan, but your share of the cost will likely be higher than if you visit a network dentist. In addition, you may have to file claims yourself.

*Delta Dental Plans Associations, September 2015

**Delta Dental of Virginia, February 2016

The Delta Dental Mobile App

Delta Dental wants to make it easy to make the most of your dental benefits so you can maximize your health. With the Delta Dental mobile app you can find a dentist, view benefits, check claims status, estimate costs for dental procedures and more. We even have a Toothbrush Timer to make sure you keep up with your daily oral health routine.



Getting Started

Delta Dental's free mobile app is available for Apple or Android devices. Visit the App Store (Apple) or Google Play (Android) and search for Delta Dental. Or, if you have a QR Code reader, scan the code at left or visit http://delivr.com/2c9vx_qr. You will need an internet connection in order to download and use the app.

Using the App Without Logging In

Delta Dental's mobile app is available to all users. You can access our Find a Dentist and Toothbrush Timer tools without logging in.

Logging In

Delta Dental subscribers can log in using the user name and password they use to log in to our website. Enter your user name and password, and click Login. If you've forgotten your user name or password, there are links to retrieve them. Registration is also available on the app for new users.

You must enter your user name and password each time you access the secure portion of the app. No personal health information is ever stored on your device. For details on security, our Privacy Policy can be viewed via a link on the Login page of the app.

Highlights of the Local Choice Dental Plan *(Included in all Local Choice state wide options.)*

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. Payment will be made directly to the dentist for covered benefits. 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
<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. Payment will be made directly to you unless your dentist agrees to accept payment from Delta Dental. 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.

Preventive Option *(Covers diagnostic and preventive services only, for a lower premium.)*

Coverage	DELTA DENTAL PAYS	Benefit Limitations
Diagnostic and Preventive	100%	No deductible or maximum
Oral exams and cleanings Fluoride treatment Bitewing X-rays Full mouth or panorex X-rays Emergency treatment Space maintainers Sealants		Twice in a plan year. Twice in a plan year for dependents under age 19. Twice in a plan year. Once each three years. Only for non-carious, non-restored 1st and 2nd permanent molars for dependant children under age 19. Limited to one application per tooth.

Comprehensive Option *(Covers diagnostic and preventive services above. Also includes coverage for basic, major and orthodontic services for a higher premium.)*

Annual Benefit Maximum	\$1,500/member	Maximum paid by Delta Dental
Annual Deductible	\$25/member \$75/family	Paid by member
Lifetime Orthodontic Maximum	\$1,500/member	Maximum paid by Delta Dental
Coverage	DELTA DENTAL PAYS	Benefit Limitations
Primary Dental Care	80%	Deductible Applies
Restorative (silver or tooth colored fillings; stainless steel crowns and other restorative services) Oral surgery (simple extractions and other minor surgical procedures) Endodontics (root canal therapy and other Endodontic services) 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		Retreatment limited to once per surface in a two year period. Services covered under medical benefits are excluded. Repeat treatment is a covered benefit only after two years from initial treatment.
Major Dental Care	50%	Deductible Applies
Crowns (single crowns, inlays and onlays) Prosthodontics (partials or complete dentures and fixed bridges) Dental implants		Once per tooth every five years. Crowns for dependents under the age of 12 are not covered. Once every five years, fixed bridges or removable partials are not covered for dependents under age 16.
Orthodontic Benefits	50%	No Deductible
Removable fixed appliance therapy and comprehensive therapy		For adults and children.

Questions and Answers About Your Dental Program

How can I find out if my dentist participates with Delta Dental?

- Ask your dentist if they are a Delta Dental participating dentist.
- Visit DeltaDentalVA.com or the Delta Dental mobile app.
- 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.

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.

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.

Where do I file claims?

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

Can I access my information online?

Yes. Delta Dental offers members the ability to view claims and eligibility, estimate costs, find a dentist and more. Register at DeltaDentalVA.com or download the Delta Dental mobile app to access your dental benefits.

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.



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.