

WORK IN PROGRESS / TRANSITION OF CARE

Delta Dental's goal is to make the transition of services as smooth as possible so no Delta Dental enrollee is "caught in the middle" of a change in carriers.

Delta Dental routinely handles transition of care on a daily basis. Our goal is to make transition of services as smooth as possible so that no employee who selects a Delta Dental program is "caught in the middle" as a result of a carrier change.

Procedures that are begun (opened or prepared) – such as crowns, root canals, dentures and bridgework – prior to the effective date of Delta Dental's coverage are considered to be the responsibility of the previous carrier, even for employees who are currently enrolled in a DHMO program, as some clients' employees are. Delta Dental assumes responsibility for claims for procedures begun after the effective date of Delta Dental's coverage.

Typical benefit categories that have procedures that may overlap carriers include: Orthodontics (teeth straightening); Endodontics (root canals); and Prosthodontics and major restorative services (crowns).

Periodontics, fillings, and extractions are examples of procedures that are normally started and completed on the same date of service and would not be affected by overlapping benefits coverage.

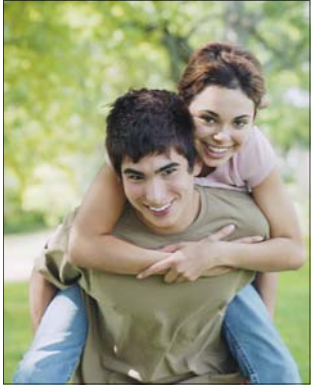
Root canals and crowns may require several weeks for completion, while orthodontics may require a few months to several years.

For prosthodontics and crowns, Delta Dental considers the date the impression is taken as the incurred date.

For orthodontics, Delta Dental takes into account the date that treatment began and the amount already paid toward the treatment.

The orthodontist should submit a claim with the treatment plan, an explanation of the status of the treatment plan, and evidence of the amount paid to date by the enrollee and/or the prior insurance carrier(s).

Delta Dental will review the treatment plan and determine its liability in the absence of other coverage. In the event there is other coverage, Delta Dental will then coordinate benefits by reducing its payment by the amount covered by any previous carriers.



Delta Dental will pay no more than its contracted maximum lifetime amount for orthodontic services minus the previous carrier payments.

Example: The orthodontic treatment plan costs \$3,000 for 24 months. Another carrier paid \$500. Delta Dental's liability in the absence of other insurance would be \$1,000, the contracted maximum lifetime amount for orthodontic services in this example. In this instance, Delta Dental's liability is reduced by the \$500 paid by another carrier, which makes Delta Dental's liability \$500.

In the event orthodontic treatment is being provided by a dentist who participates with the prior carrier but does not participate with Delta Dental, claims submitted to Delta Dental by the orthodontist will be processed as claims submitted by a non-participating dentist.