Dental Plans FAQs

1. **What is the new Indemnity Dental Plan?**
   An Indemnity Dental Plan permits you to choose any licensed dentist, and benefits are based on the Usual, Customary, and Reasonable (UCR) rates for dentists in the area. The eligible UCR rates are set at the 90th percentile of all dentists in the area.

2. **Why would I want to enroll in the Indemnity Plan?**
   If your dentist is no longer in the Delta Dental of Ca PPO network, you are likely having to pay higher out-of-pocket expenses if you continue to see your personal dentist. The new Indemnity Plan will help minimize your out-of-pocket expenses.

3. **What are the main differences between the Delta Dental Plans and the new Indemnity Plan?**
   - Delta Dental plans are "incentive" coinsurance plans. The 1st year participants start off with 70% coinsurance which may increase to 80%, 90% or 100% in subsequent years on the plan. The new Indemnity plans begin with 100% or 90% coinsurance for most services.
   - The new Indemnity plan has no network allowing you to see any dentist you want, but there are no contract discounts. The Delta Dental plans offer significant discounts based on their contracts with providers so you will pay less out of pocket when on a Delta Dental Plan.

4. **Does Delta Dental of CA administer the Indemnity Plan?**
   No. Personify, a Third Party Administrator, administers the Indemnity Plan.

5. **How do I enroll in either a Delta Dental plan or the new Indemnity Dental plan?**
   You can enroll during your school district's regular Open Enrollment period.

6. **What happens if I un-enroll in the Delta Dental plan to enroll in the new Dental Indemnity Plan then want to re-enroll in Delta at the next open enrollment?** Your incentive with Delta starts over at 70%

7. **How do I submit claims to Personify?**
   You need to check with your dentist's office. Some providers are familiar with Personify, but some are not. In this case you will need to file your claim with Personify. Claim forms are available in BenefitSolver.

8. **How do I submit claims to Delta Dental?**
   Your dentist will submit claims on your behalf.

9. **How do I contact Personify Health?**
   Member services can be reached at 800-442-7247

10. **How do I contact Delta Dental?**
    Member services can be reached at 866-499-3001

11. **How do I view my claims status or view my electronic ID card?**
    - New Dental Indemnity Plan: Download the myCareHC app or register on the portal: www.myCareHC.com.
    - Delta Dental: Download the Delta Dental app or register on their portal at www.deltadentalins.com

12. **How does the Lifetime maximum work for Orthodontia treatment if I switch to the Dental Indemnity Plan?**
    The Indemnity Plan 'picks up from where you left off with Delta Dental of CA. If you already used your Lifetime maximum under Delta Dental, then there would be no further benefit under the Indemnity plan. If you used some of your Lifetime maximum under Delta Dental, it will reduce the Lifetime maximum under the Indemnity Plan accordingly.

13. **What if I have children living out of state or I'm traveling?**
    Both plans will cover children living out of state, but the Delta Dental plan will offer significant savings compared to the Dental Indemnity plan especially if you go to a participating Delta Dental provider.

14. **What if I'm out of the country and need dental care?**
    Seek the care you need at time of service. Be sure to get a detailed summary of the services, dates, and charges. Both Delta Dental and the new Dental Indemnity Plan will require you to pay up front and file for reimbursement.

15. **If I am covered on another dental plan through a spouse, will that plan coordinate with my dental plan through SIG?**
    Most plans will coordinate, for details please refer to your Dental Summary Plan Descriptions for both Delta Dental and the New Dental Indemnity Plan.