

**Delta Dental
Texas CHIP Dental Services**

**Member Handbook/Combined Evidence
of Coverage and Disclosure Form**

Texas Notice of Complaint

IMPORTANT NOTICE

To obtain information or make a complaint:

You may call Delta Dental Insurance Company's (DDIC) toll-free number for information or to make a complaint at:

1-866-561-5892

You may also write to Delta Dental Insurance Company at:

Delta Dental Insurance Company
P.O. Box 537014
Sacramento, CA 95853-7014

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights, or complaints at:

1-800-252-3439

You may write to the Texas Department of Insurance at:

P.O. Box 149104
Austin TX 78714-9104
FAX # 512-475-1771
Web: <http://www.tdi.state.tx.us>
Email: ConsumerProtection@tdi.state.tx.us

PREMIUM OR CLAIM DISPUTES:

Should you have a dispute concerning your premium or about a claim, you should contact your agent or Delta Dental Insurance Company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para obtener información o para presentar una queja:

Usted puede llamar al número de teléfono gratis de Delta Dental Insurance Company (DDIC) para información o para presentar una queja al:

1-866-561-5892

Usted también puede escribir a Delta Dental Insurance Company:

Delta Dental Insurance Company
P.O. Box 537014
Sacramento, CA 95853-7014

Puede comunicarse con el Departamento de Seguros de Texas para obtener información acerca de compañías, coberturas, derechos o quejas al:

1-800-252-3439

Puede escribir al Departamento de Seguros de Texas:

P.O. Box 149104
Austin TX 78714-9104
FAX # 512-475-1771
Web: <http://www.tdi.state.tx.us>
Email: ConsumerProtection@tdi.state.tx.us

DISPUTAS SOBRE PRIMAS O RECLAMOS:

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el agente o Delta Dental Insurance Company primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

Este aviso es solo para propósito de información y no se convierte en parte o condición del documento adjunto.

Disclosure

This handbook is an outline of your Texas CHIP Dental Services plan. Our contract with the Texas Health and Human Services Commission (HHSC) has the complete information. We will give you a copy of the contract on request.

You have the right to get this Handbook in:

- Audio
- Braille
- Larger print
- Other languages

To request this Handbook in a different format or language, call us. Our Member Call Center toll-free number is 866-561-5892.

Eligibility and Enrollment

The Texas Health and Human Services Commission (HHSC) will give you information on:

- Eligibility
- Enrollment
- Disenrollment
- The starting date of coverage
- Annual re-qualification
- Premium payments
- Federal Health Insurance Portability and Accountability Act of 1996 (HIPAA)

If you have questions about these items, call HHSC's Office of Eligibility Services at:

Mailing address:	HHSC P.O. Box 14200 Midland, TX 79711-4200
Toll-free telephone number:	800-647-6558
Web site:	http://www.chipmedicaid.org/

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Introduction

Welcome to Your New Dental Plan!

Delta Dental's goal is to provide you with quality dental care. We are here to help you keep your teeth healthy. DDIC is proud to be the indemnity insurer chosen to underwrite and administer the Texas CHIP Dental Services program.

We hope you will see a dentist on a regular basis:

- Please choose a contracting dentist from the directory that you received with this handbook
- That dentist will provide you with any services you need that are covered under this plan
- Do not wait to see your dentist until you have a problem

Using This Handbook

This handbook, called the Member Handbook and Combined Evidence of Coverage and Disclosure Form or "EOC," gives you information about:

- Your benefits
- How to use your benefits
- Your rights and responsibilities as a plan member

This handbook will help you understand how the program works. Please read it before you call your contracting dentist.

This handbook uses some terms you should understand:

- **"You," "Your," "My," "I" and "Member"** — Refers to the child or children enrolled in the Texas CHIP Dental Services program
- **"We," "us," and "our"** — Refers to Delta Dental
- **"Your dentist" and "Contracting Dentist"** — Refers to the dentist you choose to provide Texas CHIP Dental Services to you
- **"Texas CHIP Dental Services"** — Refers to the Texas Children's Health Insurance Program Dental Services
- **"My Child"** — Refers to the parent or legal guardian of the child or children enrolled in the Texas CHIP Dental Services program

Keep this handbook for future use. To keep you informed about the dental plan, we will sometimes send you information such as:

- Updates to the Provider Directory
- Health education classes available
- The complaint process
- How to get translator services
- Other important information on Texas CHIP Dental Services

Member Call Center

English and Spanish speaking telephone representatives are available in our Member Call Center and will help you to:

- Choose a contracting dentist
- Change to another contracting dentist
- Schedule appointments with your dentist
- Obtain dental health education material
- Obtain information on health fairs and health education classes
- Receive assistance and information on all your dental plan services
- Get translation and interpretive services
- Receive assistance with filing complaints and appeals

Here is information for our Member Call Center:

Toll-free telephone number:	866-561-5892
Toll-free number for the hearing impaired:	800-735-2922 (TDD/TTY)
Days/hours:	Monday - Friday (excluding holidays) 8:00 a.m. - 7:00 p.m. Central Time
After-hours automated system:	Monday - Friday 7:00 a.m. - 9:00 p.m. Central Time Saturday 10:00 a.m. - 2:00 p.m. Central Time

Member Identification (ID) Card

All members are given a member ID card:

- This card has important information about your dental benefits
- Only the member can use his or her member ID card for dental services

No one else can use the member ID card to get services. If so:

- That person will be charged for the services he or she receives
- Delta Dental may not be able to keep you in the plan if someone else uses your member ID card.

How to Read Your Card

The following describes how to read your member ID card:

1. Enrollee Name - is the member's name
2. Client ID Number - is the member's Texas CHIP Dental Services ID number
3. Program Name - shows that you are enrolled in Texas CHIP Dental Services (this name should be TEX)
4. Date of Birth - is the member's birth date
5. Effective Date - is the date the member's Texas CHIP Dental Services coverage started

How to Use Your Card

To use your card:

1. Have the member's ID handy when calling our Member Call Center
2. Bring the member's ID with you when you go to the dentist

Show your member ID card when you see the dentist. Your dentist needs your member ID card to check your eligibility and benefits.

How to Replace Your Card If Lost

Please call us if you have not received your member ID card or if you have lost it. Contact our Member Call Center at:

- 866-561-5892 (toll-free)
- 800-735-2922 (TDD/TTY for the hearing impaired)

Sample Welcome Letter and Member ID Card



Texas CHIP Dental Services

Dear New Enrollee,

At the bottom of this letter is your child's Texas CHIP Dental Services Identification card. **In a separate envelope, you will soon receive your Evidence of Coverage/Member Handbook and Provider Directory.** Please read them carefully so you will understand what is covered by Texas CHIP and how to get dental treatment.

You can choose any network dentist in the provider directory, but you must go to a network dentist in order for Texas CHIP to pay for your dental care. **Except in the case of an emergency, if you go to a dentist who is not a Texas CHIP network dentist you must pay all of the costs of your treatment.** If you have an emergency or require urgent care, call your network dentist. If you need help finding a dentist in an emergency, please call the Delta Dental Member Call Center toll-free at 866-561-5892 and we will assist you.

Preventive benefits will have a \$250 maximum for a 12-month period. The annual maximum for therapeutic services will be administered in a progressive three tiered approach based upon the number of years the member has been enrolled in the program.

- **Your child is in Tier I, which pays for preventive services up to \$250 and therapeutic services up to \$280 per year.**

Detach the identification card below and keep it with you. Show it to your dental office at each visit. Should you have any questions about your dental coverage, please call us toll-free at 866-561-5892.

Estimado Nuevo Afiliado,

Al fondo de esta carta se encuentra la tarjeta de identificación de su niño/a para el Programa Texas CHIP Dental Services. **En un sobre aparte muy pronto recibirá su Prueba de Cobertura/Manual del Miembro y Directorio de Proveedores.** Por favor léalos cuidadosamente pues le ayudará a entender lo que está cubierto bajo el programa Texas CHIP y como recibir su atención dental.

Usted puede elegir cualquier dentista de la red en el Directorio de Proveedores, sin embargo debe ir a un dentista de la red para que Texas CHIP pague por su atención dental. **Con la excepción de casos de emergencia, si va a un dentista que no sea un dentista de la red de Texas CHIP, usted deberá pagar todos los costos del tratamiento.** Si usted tiene una emergencia o requiere cuidado urgente, llame a su dentista de la red. Si usted necesita ayuda para encontrar a un dentista en una emergencia, por favor llame a nuestro Centro de llamadas para miembros al 866-561-5892 y nosotros le ayudaremos.

Los beneficios preventivos tendrán un máximo de \$250 por un período de 12 meses. El máximo anual para servicios terapéuticos se administrará en un enfoque progresivo de tres niveles basado en el número de años que el paciente haya estado inscrito en el programa.

- **Su hijo/a está enrolado/a en Nivel I, el cual paga por los servicios preventivos hasta \$250 y servicios terapéuticos hasta \$280 al año.**

Desprenda la tarjeta de identificación que figura abajo y guárdela consigo. Preséntela al consultorio dental en cada cita. Si tiene alguna pregunta sobre su cobertura dental, por favor llame a nuestro Centro de llamadas para miembros al 866-561-5892.

Front	Fold Here ↓	Back									
<div style="text-align: center; border: 1px solid black; background-color: #333; color: white; padding: 5px; margin-bottom: 10px;"> DELTA DENTAL </div> <table border="0" style="width: 100%;"> <tr> <td style="width: 50%;">Enrollee Name/Nombre del Afiliado:</td> <td style="width: 50%;">Name</td> </tr> <tr> <td>Client ID Number/# de ID del Cliente:</td> <td>NNN-NN-NNNN</td> </tr> <tr> <td>Program Name/Nombre del programa:</td> <td>NNN</td> </tr> <tr> <td>Date of Birth/Fecha de Nacimiento:</td> <td>MM/DD/YYYY</td> </tr> <tr> <td>Effective Date/ Fecha de Vigencia:</td> <td>MM/DD/YYYY</td> </tr> </table> <p style="text-align: center; margin-top: 20px;">Call Toll-Free: 866-561-5892 Llame sin cargo: 866-561-5892 Texas CHIP Dental Services</p>	Enrollee Name/Nombre del Afiliado:	Name	Client ID Number/# de ID del Cliente:	NNN-NN-NNNN	Program Name/Nombre del programa:	NNN	Date of Birth/Fecha de Nacimiento:	MM/DD/YYYY	Effective Date/ Fecha de Vigencia:	MM/DD/YYYY	<p>This card is for identification only and is not a guarantee of coverage. If you have an emergency, please contact your network dentist. If you have questions, or need help finding a network dentist, please call the Delta Dental Member Call Center toll-free at 866-561-5892.</p> <p>Esta tarjeta sirve sólo como identificación y no garantiza cobertura alguna. Si tiene una emergencia, por favor contacte a su dentista de la red. Si tiene preguntas, o necesita ayuda para encontrar a un dentista de la red, por favor llame a nuestro Centro de llamados para miembros al 866-561-5892.</p>
Enrollee Name/Nombre del Afiliado:	Name										
Client ID Number/# de ID del Cliente:	NNN-NN-NNNN										
Program Name/Nombre del programa:	NNN										
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Effective Date/ Fecha de Vigencia:	MM/DD/YYYY										

TEX-01 TIER 1 VER 2/REV 06/08
GP-90 (R1-06)

Peel, then fold card on the dotted line and press toward outer edge.

Enrollment in the Texas CHIP Dental Services Program

When does an enrolled child become covered?

Children enrolling in CHIP for the first time, or returning to CHIP after disenrollment will be:

- Enrolled the 1st day of the month following completion of the enrollment process

Children who have private insurance may have:

- A ninety (90)-day waiting period from the date of application

Termination of Child's Coverage (disenrollment due to loss of CHIP eligibility)

Disenrollment may occur if YOUR CHILD loses CHIP eligibility. YOUR CHILD may lose CHIP eligibility for the following reasons:

- "Aging-out" when CHILD turns nineteen (19)
- Failure to re-enroll by the end of the twelve (12)-month coverage period
- Change in health insurance status, i.e., a CHILD enrolls in an employer-sponsored health plan
- Death of a CHILD
- CHILD permanently moves out of the state
- CHILD is enrolled in Medicaid
- Failure to drop current insurance if child was determined to be CHIP-eligible because cost sharing under the current health plan totaled 10% or more of the family's gross income
- Child's parent or Authorized Representative reports a non-qualifying alien status for a non-citizen child, thereby disqualifying the child from CHIP
- Child's parent or Authorized Representative requests (in writing) the voluntary disenrollment of a child

Your Office Visit

What do I need to bring with me to my dentist appointment?

Bring the member's ID card. If you have other dental coverage, bring that information to show your dentist.

How do I get dental care after my dentist's office is closed?

You can call us and we will help you. Here is the information for our Member Call Center:

Toll-free telephone number:	866-561-5892
Toll-free number for the hearing impaired:	800-735-2922 (TDD/TTY)
Days/hours:	Monday - Friday (excluding holidays) 8:00 a.m. - 7:00 p.m. Central Time
After-hours automated system:	Monday - Friday 7:00 a.m. - 9:00 p.m. Central Time Saturday 10:00 a.m. - 2:00 p.m. Central Time

Benefits

What are my child's CHIP dental benefits?

Please see the "Evidence of Coverage" (EOC) section of this handbook beginning on page 18.

How do I get these services for my child?

Using the Dental Plan

Remember, you can get the most from your dental coverage by:

- Seeing only Texas CHIP contracting dentists
- Visiting your dentist regularly for checkups
- Following your dentist's advice about regular brushing and flossing
- Getting treatment before you have a toothache

Locating a Contracting Dentist

Please read the following information. It tells you which dentists you can go to for dental care.

You have been sent:

- A member ID card
- This handbook
- A provider directory of Texas CHIP contracting dentists

Look through the directory and find the name of a dentist in your area. You can choose any dentist listed in the directory. The directory also tells you things about each office, such as:

- The names of the dentists who work there
- Their office hours
- What languages are spoken in the office

If you need help finding a dentist, contact our Member Call Center:

Toll-free telephone number:	866-561-5892
Toll-free number for the hearing impaired:	800-735-2922 (TDD/TTY)
Days/hours:	Monday - Friday (excluding holidays) 8:00 a.m. - 7:00 p.m. Central Time
After-hours automated system:	Monday - Friday 7:00 a.m. - 9:00 p.m. Central Time Saturday 10:00 a.m. - 2:00 p.m. Central Time

Choosing a Dentist

You can choose:

- Any contracted Texas CHIP dentist for your primary dental care

If you go to a dentist who is not contracted (except in an emergency), you will have to pay for your treatment.

Scheduling Appointments

After you choose a dentist:

- Call the dental office to schedule an appointment
- Tell the dentist you are covered by Texas CHIP
- Ask the dentist to confirm that he or she is a Delta Dental contracting dentist for the Texas CHIP Dental Services program

Changing Your Dentist

You can change dentists at any time. If you wish to change dentists:

- Look in the directory for a new dentist
- Call to schedule an appointment

If you need help finding a new dentist, call us and we will help you.

If you still have work to be done and your dentist decides to not be a contracting dentist anymore, call us. You can ask to keep seeing that dentist to finish the dental work.

To make this request, call us. Here is information on our Member Call Center:

Toll-free telephone number:	866-561-5892
Toll-free number for the hearing impaired:	800-735-2922 (TDD/TTY)
Days/hours:	Monday - Friday (excluding holidays) 8:00 a.m. - 7:00 p.m. Central Time
After-hours automated system:	Monday - Friday 7:00 a.m. - 9:00 p.m. Central Time Saturday 10:00 a.m. - 2:00 p.m. Central Time

Provider Termination

If Delta Dental removes your primary dentist from our network, we will let you know. We will also send you a Provider Directory so that you can choose a new dentist. If you have any questions, please call us.

Obtaining a Second Opinion

At times you might have questions about your teeth or the treatment the dentist says you need. If so, you may want to get a second opinion. You can get a second opinion from a contracting dentist for any reason, including the following:

- You are not sure if the work the dentist wants to do is reasonable and necessary
- You have questions about a diagnosis or suggested treatment for a long-time problem or a problem that could harm you
- You don't understand what the dentist says you need or why you need it
- Your dentist is unable to diagnose the condition
- The diagnosis is in doubt due to conflicting test results

- The treatment plan in progress has not improved your dental condition within an appropriate period of time
- You are not happy with your diagnosis and/or treatment plan

You can call any contracting dentist and schedule an exam. You may also call us for assistance. Here is information on our Member Call Center:

Toll-free telephone number:	866-561-5892
Toll-free number for the hearing impaired:	800-735-2922 (TDD/TTY)
Days/hours:	Monday - Friday (excluding holidays) 8:00 a.m. - 7:00 p.m. Central Time
After-hours automated system:	Monday - Friday 7:00 a.m. - 9:00 p.m. Central Time Saturday 10:00 a.m. - 2:00 p.m. Central Time

If you need a second opinion in an emergency:

- The Member Call Center representative will give your information to a referral specialist
- The referral specialist will take care of your request right away

What services are not covered?

Services that are not covered are found in the Excluded Services section starting on page 21.

How much do I have to pay for my child's dental care?

There are no co-payments for covered dental services.

You must pay for:

- Non-covered or optional dental services that you choose to have done
- Services that you have done more often than is allowed by the plan
- Services provided by a non-contracting dentist

This program:

- Covers dental treatment using the most cost-effective option
- Is consistent with good professional practice
- Is limited to the benefit level for the least costly, appropriate alternative (you will be responsible for all charges in excess of the covered dental benefit)

If your child receives services before their dental coverage starts, you must pay for them. You will also have to pay for services that:

- Are non-covered services
- Exceed the limits specified in this EOC

Please see the "Evidence of Coverage" section for information on annual coverage limits.

How much do I have to pay for services not covered by the CHIP Dental Program or services that are over the annual cap?

Members are responsible for payment of services that are:

- Non-covered services
- Services provided after the member has reached their annual maximum

How do I get my child's prescriptions? Whom do I call if I have trouble getting my child's prescriptions?

Prescriptions are not covered under this program. You may want to contact your CHIP health plan to see if they can help you by covering your prescriptions.

Dental Care and Other Services

What is routine dental care? How soon can I expect my child to be seen?

Routine dental services include:

- Diagnostic and preventive visits
- Therapeutic services such as fillings, crowns, root canals and/or extractions

Members should be scheduled for appointments:

- Within three (3) weeks for routine services
- Within twenty-four (24) hours for emergency services

What is emergency dental care? How soon can I expect my child to be seen?

Emergency dental services are limited to the following:

- Procedures necessary to control bleeding, relieve pain, and eliminate acute infection
- Operative procedures required to prevent imminent loss of teeth
- Treatment of injuries to the teeth and supporting structures

Routine restorative procedures and root canal therapy are not emergency services.

Please call your child's contracting dentist for emergency dental care. Your child should be seen within twenty-four (24) hours.

You may also call us for assistance. Here is information on our Member Call Center:

Toll-free telephone number:	866-561-5892
Toll-free number for the hearing impaired:	800-735-2922 (TDD/TTY)
Days/hours:	Monday - Friday (excluding holidays) 8:00 a.m. - 7:00 p.m. Central Time
After-hours automated system:	Monday - Friday 7:00 a.m. - 9:00 p.m. Central Time Saturday 10:00 a.m. - 2:00 p.m. Central Time

What does dental necessity mean?

Covered CHIP dental services must meet the definition of "dental necessity." For dental services or products provided, the test is whether a prudent dentist would provide the service or product to a patient to diagnose, prevent, or treat dental pain, infection, disease, dysfunction, or disfiguration in accordance with generally accepted procedures of the professional dental community.

What if my child needs dental services when I am out of town or traveling? What if my child is out of state?

If you need routine dental care when traveling, call us and we will help you. If your child has an emergency while traveling, call us and we will help you. Our Member Call Center telephone number is 866-561-5892. Your child can get emergency dental services from any licensed dentist without prior approval from Delta Dental if your child is:

- Out of town
- Out of state

Ask the dentist to call us about your child's plan. Here is information on our Member Call Center:

Toll-free telephone number:	866-561-5892
Toll-free number for the hearing impaired:	800-735-2922 (TDD/TTY)
Days/hours:	Monday - Friday (excluding holidays) 8:00 a.m. - 7:00 p.m. Central Time
After-hours automated system:	Monday - Friday 7:00 a.m. - 9:00 p.m. Central Time Saturday 10:00 a.m. - 2:00 p.m. Central Time

What if my child needs dental services when he or she is out of the country?

Dental services performed out of the country are not covered by this plan.

What if my child needs to see a special dentist (specialist)? How soon can my child expect to be seen by a specialist?

Your child's dentist may want your child to see a specialist dentist. Your child's dentist will work with you to find a specialist. You should expect your child to be seen by a specialist within:

- Twenty-four (24) hours for emergencies
- Three (3) weeks for routine services

You or your dentist may contact us for help finding a specialist.

What services do not need a referral?

Your child does not need a referral for services that are done by contracting dentists.

Can someone interpret for me when I talk with my child's dentist?

Yes. Our Member Call Center staff can help you find a dentist who speaks your language. We can also help find an office that has an interpreter available. You do not have to use family members or friends as interpreters.

Whom do I call for an Interpreter? How can I get a face-to-face Interpreter in the dentist's office?

If you cannot find a dentist who speaks your language, call us. If you need help making an appointment or if you need an interpreter to go to the dentist with you, call us. You can also ask to have an interpreter talk to you about dental information. There are no charges for these services.

How far in advance do I need to call?

In most cases, we need at least forty-eight (48) hours notice. However, you should call us as soon as you have made an appointment with your child's dentist.

Call us if you would like to have an interpreter with you in the dental office during your child's appointment. We will:

- Ask you for the language that you speak
- Ask you for the dentist's information
- Schedule an interpreter for your appointment (the interpreter will meet you at the dental office)
- Call you back to confirm that an interpreter has been scheduled

Here is information on our Member Call Center:

Toll-free telephone number:	866-561-5892
Toll-free number for the hearing impaired:	800-735-2922 (TDD/TTY)
Days/hours:	Monday - Friday (excluding holidays) 8:00 a.m. - 7:00 p.m. Central Time
After-hours automated system:	Monday - Friday 7:00 a.m. - 9:00 p.m. Central Time Saturday 10:00 a.m. - 2:00 p.m. Central Time

What if I get a bill from my child's dentist? Whom do I call?

Please call us if you get a bill from your child's dentist.

What information will they need?

Please have your child's member ID card and the bill you received from your child's dentist when you call.

What do I have to do if I move?

If you move, contact the CHIP Office of Eligibility Services to update your address.

Member Rights and Responsibilities

What are my Rights and Responsibilities?

Members have the right to:

1. Get accurate easy-to-understand information to help you make good choices about your child's dentists and other providers
2. Know how your child's dentists are paid. You have a right to know about what those payments are and how they work
3. Know how Delta Dental decides about whether a service is covered and/or medically necessary. You have the right to know about the people at Delta Dental who decide those things
4. Know the names of the dentists and other providers enrolled with Delta Dental and their addresses
5. Pick from a list of dentists that is large enough so that your child can get the right kind of care when your child needs it
6. Be responsible for taking part in all the choices about your child's dental care
7. Speak for your child in all treatment choices
8. Get a second opinion from another dentist enrolled with Delta Dental about what kind of treatment your child needs
9. Be treated fairly by Delta Dental dentists and other providers
10. Talk to your child's dentists and other providers in private, and to have your child's dental records kept private. You have the right to look over and copy your child's dental records and to ask for changes to those records
11. Know that dentists, hospitals and others who care for your child can advise you about your child's health status, medical care, and treatments. Your health plan cannot prevent them from giving you this information, even if the care or treatment is not a covered service
12. Know that you are only responsible for paying allowable copayments for covered services, up to benefit maximum limits. Dentists, hospitals and others cannot require you to pay any other amounts for covered services

Member Responsibilities:

You and Delta Dental both have an interest in seeing your child's dental health improve. You can help by assuming these responsibilities.

1. Try to follow healthy habits, such as encouraging your child to exercise, to stay away from tobacco, and to eat a healthy diet
2. Become involved in the dentist's decisions about your child's treatments
3. Work together with Delta Dental's dentists and other providers to pick treatments for your child that you have all agreed upon
4. If you have a disagreement with Delta Dental, try to resolve it using Delta Dental's complaint process
5. Learn about what Delta Dental does and does not cover. Read your Member Handbook to understand how the rules work
6. If you make an appointment for your child, try to get to the dentist's office on time. If you cannot keep the appointment, be sure to call and cancel it
7. Report misuse of Texas CHIP Dental Services by health care providers, other Texas CHIP Dental Services members or Texas CHIP Dental Services health plans

If you think you have been treated unfairly or discriminated against, call the U.S. Department of Health and Human Services (HHS) toll-free at 1-800-368-1019. You can also view information about the HHS Office of Civil Rights online at www.hhs.gov/ocr.

What is a complaint?

A complaint means you are not happy with a service. This includes any part of our operation such as plan administration. It also relates to not being happy with the outcome of a review or appeal, not due to medical need. It also includes not being happy with the way a service was provided. This does not include misinformation that was resolved promptly by supplying the correct information. This also does not include clearing up a misunderstanding to the satisfaction of the CHIP Member. You can state a complaint orally or in writing.

What should I do if I have a complaint? Whom do I call?

If you have questions about your child's dental care, talk to your child's dentist. He or she may be able to answer your questions. If you are not satisfied with the answers, and would like to file a complaint, contact our Member Call Center. Here are the Call Center's phone numbers and hours. We will send you a complaint form and answer any questions you have.

Toll-free telephone number:	866-561-5892
Toll-free number for the hearing impaired:	800-735-2922 (TDD/TTY)
Days/hours:	Monday - Friday (excluding holidays) 8:00 a.m. - 7:00 p.m. Central Time
After-hours automated system:	Monday - Friday 7:00 a.m. - 9:00 p.m. Central Time Saturday 10:00 a.m. - 2:00 p.m. Central Time

If you prefer, you can file a complaint with the Texas Department of Insurance (DOI) at **anytime**. Please see the next page on how to contact the Department.

Can someone from Delta Dental help me file a complaint?

Yes. Please call our Member Call Center for help. The toll-free number is 866-561-5892. Tell us that you want to file a complaint. We will answer your questions and help you fill out the complaint form. You can also get information and complaint forms on our website at www.deltadentalins.com/tchip.

Once you receive the form from our Member Call Center, fill it out, and mail the form to:

Texas CHIP Dental Services
Delta Dental Insurance Company
Attention: Customer Relations Analyst
P.O. Box 537014
Sacramento, CA 95853-7014

How long will it take to process my complaint?

We will process your complaint within thirty (30) calendar days from the day we receive it. Here is what will happen:

- You send us a written complaint

- We will send you a letter within five (5) business days. Our letter will acknowledge that we have received your written complaint
- We will review the details of your complaint
- We will send you an answer within thirty (30) calendar days
- If you have an emergency complaint, we will respond within one (1) day. (An emergency complaint involves a serious threat to health)

Our response to your complaint will be in a letter. That letter will give:

- Our decision about your complaint
- The reasons for our decision
- The specialty area of any dentist we asked to help us with your complaint
- Information about filing an appeal

You may file an appeal if you are not satisfied with our response to your complaint.

If I am not satisfied with the outcome, whom else can I contact?

You can also file a complaint with the TDI at any time. You do not have to contact Delta Dental first. You can contact the DOI at the address and phone number below for claim forms and instructions for filing a complaint. You can also get claim forms and information on the DOI's Web site.

Toll-free telephone number:	866-561-5892
Toll-free number for the hearing impaired:	800-735-2922 (TDD/TTY)
Days/hours:	Monday - Friday (excluding holidays) 8:00 a.m. - 7:00 p.m. Central Time
After-hours automated system:	Monday - Friday 7:00 a.m. - 9:00 p.m. Central Time Saturday 10:00 a.m. - 2:00 p.m. Central Time

Please read the "Review by the Texas Department of Insurance" section of this Member Handbook for more information.

What can I do if my dentist asks for a service for my child that is covered but Delta Dental denies it or limits it?

If you filed a complaint and are not happy with the response, you can file an appeal with Delta Dental. You can also file a complaint with the TDI at any time.

How will I find out if services are denied?

We will send your dentist a notice and your dentist should contact you.

Timeframes for the Complaint and Appeal Process/Expedited Appeals

If you have an emergency appeal, we will respond within three (3) business days from the day we receive your request for appeal. Non-emergency appeals will be processed within thirty (30) calendar days from the day we receive it.

When do I have the right to ask for an appeal?

You have the right to request an appeal if you are not happy with the outcome of your complaint.

However, you cannot appeal a decision related to:

- Annual maximum benefits
- Member eligibility

Can I request an appeal by telephone?

Yes. You may call our Member Call Center to request an appeal. Within five (5) business days after you call, we will send you an appeal form. We must receive your completed, signed appeal form to confirm your appeal request. (If your appeal request is related to a dental emergency, we do not need a completed, signed form to process the appeal.)

Can someone from Delta Dental help me file an appeal?

Yes. Please call our Member Call Center for help. The toll-free number is 866-561-5892. Tell us that you want to file an appeal. You can also get information and appeal forms on our website www.deltadentalins.com/tchip.

What is the appeal process?

After you send us a written request for an appeal, we will send you a letter within five (5) business days.

The letter will explain your right to:

- Submit a written appeal to an appeal panel or appear before an appeal panel in person
- Present information to help your case
- Ask questions about the decision we made regarding your complaint

No later than five (5) business days before the appeal panel meets, we will send you:

- Copies of any documents that the appeal panel will review
- The specialty field of any dentists who helped us review your case
- Information about the members of the appeal panel

We may tell you the outcome of your appeal right away. We will always send you a written letter of the decision within three (3) business days.

The letter will include:

- Our decision about your appeal
- The reasons for our decision
- Contact information for the Texas Department of Insurance

If your appeal involves an emergency:

- We will make a decision within one (1) business day after receiving your request for appeal
- The appeal will be reviewed by a dentist instead of the appeal panel (at your request)

Review by the Texas Department of Insurance

The Texas Department of Insurance (TDI) is responsible for regulating insured plans.

You can file a complaint with the Texas Department of Insurance (TDI) at any time.

Contact them at:

Mailing address:	Texas Department of Insurance P.O. Box 149091 Austin, Texas 78714-9091
Toll-free telephone number:	800-252-3439
Web site:	www.tdi.state.tx.us (for instructions and complaint forms)
E-mail:	ConsumerProtection@tdi.state.tx.us

You may call TDI if you need help with a complaint involving:

- An emergency
- An appeal that has not been satisfactorily resolved by Delta Dental
- A complaint that has remained unresolved for more than thirty (30) days
- Any other complaint you may have

Delta Dental's complaint and appeal process and TDI's complaint and appeal process are:

- In addition to any other dispute procedures that may be offered to you

Your failure to use these processes:

- Does not prevent your use of any other remedy provided by law

Fraud and Abuse

How do I report someone who is misusing/abusing the dental program? How do I report a dentist who I feel is committing fraud?

If you suspect a person who receives benefits or a provider (doctor, dentist, counselor, etc.) has committed waste, abuse or fraud, you have a responsibility and a right to report it.

Reporting Waste, Abuse or Fraud by a Provider or Client

You can report directly to Delta Dental the names of any providers or clients you suspect of waste, abuse, or fraud:

Texas CHIP Dental Services
Delta Dental Insurance Company
Attention: Customer Relations Analyst
P.O. Box 537014
Sacramento, CA 95853-7014

Toll-free telephone number: 866-561-5892

Toll-free number for the hearing impaired: 800-735-2922 (TDD/TTY)

Or if you can get on the Internet go to www.hhsc.state.tx.us and select the “Reporting Waste, Abuse, and Fraud” tab on the left side of the screen. The site tells you about the types of waste, abuse, and fraud to report. If you cannot get on the Internet and you would rather talk to a person, call the HHSC Office of Inspector General Fraud Hotline at 1-800-436-6184. You also can send a note or letter to the following addresses:

To report providers, use this address:

Office of Inspector General
Medicaid Provider Integrity/Mail Code 1361
P.O. Box 85200
Austin, TX 78708-5200

To report clients, use this address:

Office of Inspector General
General Investigations/Mail Code 1362
P.O. Box 85200
Austin, TX 78708-5200

To report waste, abuse, or fraud, gather as much information as possible.

When reporting about a provider (a doctor, dentist, counselor, etc.) include:

- Name, address and telephone number of provider
- Name and address of the facility (hospital, nursing home, home health agency, etc.)
- Medicaid number of the provider and facility, if you have it
- Type of provider (doctor, dentist, therapist, pharmacist, etc.)
- Names and phone numbers of other witnesses who can help in the investigation
- Dates of events
- Summary of what happened

When reporting about someone who receives benefits, include:

- The person’s name
- The person’s date of birth, Social Security Number, or case number if you have it
- The city where the person lives
- Specific details about the waste, abuse or fraud

Evidence of Coverage (EOC)

This section lists the dental benefits and services offered through Texas CHIP Dental Services. These services must:

- Be necessary for your dental health
- Be consistent with professionally recognized standards of practice and are
- Subject to the exception and limitations listed here and in the Exclusions section of this EOC

Annual Maximums

Preventive and diagnostic benefits have a \$250 maximum for a 12-month period. The annual maximum for therapeutic services is given in a 3-step approach; there are three tier levels. Your tier level is based upon the number of years you have been enrolled in the program. The amounts covered for therapeutic services are in addition to the \$250 allowed for preventive and diagnostic services. The three tiers are:

- Tier I: Preventive services plus up to \$280 of therapeutic services
- Tier II: Preventive services plus up to \$425 of therapeutic services
- Tier III: Preventive services plus up to \$565 of therapeutic services

If you use up all of your annual maximum on preventive or therapeutic services, you will have to pay for the service(s). You will be charged at the dentist's Customary Fee Schedule.

Diagnostic and Preventive Services

Description

Benefit includes:

- Initial and periodic oral examinations
- X-rays
- Prophylaxis services (cleanings)
- Dental sealant treatments
- Periodic oral evaluation
- Limited oral evaluation
- Comprehensive oral evaluation (Initial). Limited to one (1) per Child's lifetime per dentist
- Intraoral - complete series (including bitewings). Limited to one (1) per thirty-six (36) months
- Intraoral - periapical first film
- Intraoral - periapical each additional film
- Bitewing - single film
- Bitewings - two (2) films
- Bitewings - four (4) films
- Panoramic film, limited to one panoramic film for age five (5) through nine (9) and one panoramic film for age ten (10) through eighteen (18). Limited to one (1) per five (5) years
- Prophylaxis (cleaning) age thirteen (13) through eighteen (18)

- Prophylaxis (cleaning) age one (1) through twelve (12)
- Sealant - per tooth

Limitations

- A comprehensive oral evaluation (initial) is limited one (1) per member's lifetime per dentist.
- Dental sealant treatments are limited to permanent first and second molars and maxillary premolars only, and limited to one (1) sealant per tooth per lifetime

X-rays are limited as follows:

- Full mouth x-rays in conjunction with periodic examinations are limited to once every thirty-six (36) consecutive months
- Panoramic film x-rays are limited to one (1) panoramic film for age 5 through 9 and one (1) panoramic film for age 10 through 18. Limited to one (1) per five (5) years

Therapeutic Services

Restorative

Description

Restorations include:

- Amalgam and resin based composite, restorations for the treatment of caries
- Amalgam - one (1) surface, primary or permanent
- Amalgam - two (2) surfaces, primary or permanent
- Amalgam - three (3) surfaces, primary or permanent
- Amalgam - four (4) or more surfaces, primary or permanent
- Resin-based composite - one (1) surface, anterior
- Resin-based composite - two (2) surfaces, anterior
- Resin-based composite - three (3) surfaces, anterior
- Resin-based composite - four (4) or more surfaces or involving incisal angle (anterior)
- Resin-based composite - one (1) surface, posterior (primary)
- Resin-based composite - two (2) surfaces, posterior (permanent)
- Resin-based composite - three (3) or more surfaces, posterior (permanent)
- Resin-based composite - four (4) or more surfaces, posterior (permanent)

Limitations

Restorations are limited to the following:

- For the treatment of caries, if the tooth can be restored with amalgam, composite resin restorations; any other restoration such as a crown or jacket is considered optional
- All amalgam and resin restorations are limited to one (1) per tooth per twelve (12) months
- Replacement of a restoration is covered only when it is defective, as evidenced by conditions such as recurrent caries or fracture, and replacement is dentally necessary

Crowns

Description

Crown benefits include:

- Crowns, including those made of acrylic, acrylic with metal, porcelain, porcelain with metal, full metal, and prefabricated stainless steel
- Crown - resin, laboratory
- Crown - resin with high noble metal
- Crown - resin with predominantly base metal
- Crown - resin with noble metal
- Crown - porcelain/ceramic substrate
- Crown - porcelain fused to high noble metal
- Crown - porcelain fused to predominantly base metal
- Crown - porcelain fused to noble metal
- Crown - full cast high noble metal
- Crown - full cast predominantly base metal
- Prefabricated stainless steel crown - primary tooth (Limited to one (1) per tooth per lifetime)
- Prefabricated stainless steel crown - permanent tooth (Limited to one (1) per tooth per lifetime)

Limitations

The crown benefit is limited as follows:

- Replace of a laboratory processed crown is limited to once in a five (5) year period
- Prefabricated stainless steel crowns are a benefit once per tooth per lifetime
- Crowns will be covered only if there is not enough retentive quality left in the tooth to hold a filling. For example, if the tooth is either fractured or decayed to the extent that it will not hold a filling

Endodontic

Description

Endodontic benefits include:

- Pulpotomy and vital pulpotomy
- Root canal therapy
- Therapeutic pulpotomy - (excluding final restoration) (limited to one (1) per tooth per lifetime)
- Pulpal therapy (resorbable filling) - anterior, primary tooth (excluding final restoration) (limited to one (1) per tooth per lifetime)
- Pulpal therapy (resorbable filling) - excluding final restoration, posterior first and second molars
- Anterior (excluding final restoration)
- Bicuspid (excluding final restoration)

- Molar (excluding final restoration)

Limitation

- Root canal therapy is limited to once per tooth per lifetime.

Oral Surgery

Description

Oral surgery includes:

- Extractions, including surgical extractions
- Removal of impacted teeth
- Post-operative services, including exams, suture removal and treatment of complications
- Extraction, erupted tooth or exposed root (elevation and/or forceps removal)
- Surgical removal of erupted tooth requiring elevation of mucoperiosteal flap and removal of bone and/or section of tooth
- Removal of impacted tooth - soft tissue
- Removal of impacted tooth - partially bony
- Removal of impacted tooth - completely bony

Limitation

- The surgical removal of impacted teeth is a covered benefit only when evidence of pathology exists

Excluded Services

The following dental services are excluded dental benefits under the plan:

1. Services which, in the opinion of the attending dentist, are not necessary to the member's dental health
2. Orthodontic treatment
3. Cosmetic dental care
4. General anesthesia or intravenous/conscious sedation
5. Experimental procedures
6. Services which are eligible for reimbursement by insurance or covered under any other insurance or health care service plan. Delta Dental shall provide services at the time of need, and the member or member's legal guardian will cooperate to assure that Delta Dental is reimbursed for such benefits
7. Hospital charges of any kind
8. Major surgery for fractures and dislocations
9. Dental expenses incurred in connection with any dental procedures started after termination of coverage or prior to the date the member became eligible for such services
10. Any service that is not specifically listed as a covered benefit
11. Malignancies

12. Dispensing of drugs
13. Additional treatment costs incurred because a dental procedure is unable to be performed in the dentist's office due to the general health and physical limitations of the member
14. The placement and/or removal of implants

Conformity with State Laws

All legal questions about this program will be:

- Governed by the state of Texas where the Contract was entered into and is to be performed and
- Any part of this program which, on its Effective Date, conflicts with the laws of Texas is hereby amended to conform to the minimum requirements of such laws