

# Dental care when traveling



Needing dental care when you're traveling isn't an experience you plan on, but Delta Dental makes it easy for you to get the care that you and your family need.

Delta Dental plans make it easy for you to get the dental care you need, when and where you need it. If you're traveling (either domestically or abroad) and you or a family member has a dental emergency and needs care, your dental plan has allowances for out-of-network and out-of-area treatment.

## WHAT DOES MY PLAN COVER?

### Delta Dental PPO<sup>SM</sup> & Delta Dental Premier<sup>®</sup>

#### *In the U.S.*

When you're covered under the Delta Dental PPO plan, you and your family members can visit any licensed dentist anywhere in the world. Although you can visit any dentist, you'll usually save more on your out-of-pocket costs when you visit a Delta Dental PPO dentist. The Delta Dental Premier network — our larger network consisting of nearly 80 percent of dentist locations nationwide — provides cost-saving features and is the next best option for a dentist when you can't find a PPO dentist. You can find both PPO and Premier dentists using our online dentist directory at [www.deltadentalins.com](http://www.deltadentalins.com).

#### *Outside the U.S.*

If you're traveling outside of the U.S. and are therefore unable to visit either a PPO or Premier dentist, you'll still be able to take advantage of your out-of-network benefits if you need to receive care. Please refer to your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your Delta Dental benefits and the limitations and exclusions of your plan when receiving treatment from a non-Delta Dental dentist.

### DeltaCare<sup>®</sup> USA

Under this plan, you must visit your selected DeltaCare USA dentist to receive benefits with the exception of out-of-area emergency care. Your DeltaCare USA plan provides you and your eligible dependents with a limited allowance per emergency.

Please refer to your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your Delta Dental benefits and the limitations and exclusions of your plan when receiving out-of-area emergency care.

### Who pays the dentist?

You do, and you may need to pay in full at the time of service. Be sure to get a detailed receipt so you can submit a claim directly to Delta Dental for reimbursement of the covered portion. Once we receive your claim, we will reimburse you according to the non-Delta Dental dentist benefit (for Delta Dental PPO and Delta Dental Premier) or out-of-area emergency benefit (for DeltaCare USA) provided through your plan. As with any dental plan, this reimbursement may not cover your entire cost.



### How do I submit a claim?

You can download and print a claim form from the Enrollee page of our website. You should submit this claim form with your detailed receipt, which must include the dentist's name, address (including city/country), services performed and a list of the teeth treated. The receipt also should indicate the currency in which the dentist billed (whether in U.S. dollars or another currency if traveling outside the U.S.).

When submitting non-English receipts or dental records, please try to translate as much information as possible into English or provide a patient statement in English, detailing the treatment received. Be sure to include your current address and phone number so Delta Dental can contact you with any questions.



Delta Dental's Mission: To advance dental health and access through exceptional dental benefits service, technology and professional support.

Visit our Delta Dental website at:  
[www.deltadentalins.com](http://www.deltadentalins.com)

Delta Dental Premier<sup>®</sup> and Delta Dental PPO<sup>SM</sup> are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA – Delta Dental of California, PA, MD – Delta Dental of Pennsylvania, NY – Delta Dental of New York, DE – Delta Dental of Delaware, WV – Delta Dental of West Virginia. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

DeltaCare<sup>®</sup> USA is underwritten in these states by these entities: AL – Alpha Dental of Alabama, Inc.; AZ – Alpha Dental of Arizona, Inc.; CA – Delta Dental of California; AR, CO, IA, ME, MI, OK, OR, RI, SC, SD, WA, WI, WY – Dentegra Insurance Company; NH and VT – Dentegra Insurance Company of New England; AK, CT, DE, FL, GA, KS, LA, MS, MT, TN, WV and Washington, D.C. – Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX – Alpha Dental Programs, Inc.; NV – Alpha Dental of Nevada, Inc.; UT – Alpha Dental of Utah, Inc.; NM – Alpha Dental of New Mexico, Inc.; NY – Delta Dental of New York; PA – Delta Dental of Pennsylvania. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states, except CA. These companies are financially responsible for their own products.