

# Frequently Asked Questions

## About your State of Texas Dental Choice<sup>SM</sup> PPO<sup>1</sup> plan

### Enrollment/Eligibility

**1. When can I enroll in the State of Texas Dental Choice PPO plan?**

Employees, retirees and their eligible dependents can enroll during their Annual Enrollment period or within 31 days of a qualifying life event (QLE). New employees can enroll within 31 days of their hire date.

**2. How do I enroll?**

Active employees should contact their benefits coordinator. Health and Human Services employees should contact **(888) 894-4747**. You may also enroll through ERS online at [www.ers.texas.gov](http://www.ers.texas.gov) or by calling ERS toll-free at **(877) 275-4377**, Monday through Friday, 7:30 am – 5:30 pm CT.

**3. Who's eligible for this plan?**

Employees, retirees and their eligible dependents participating in the Texas Employees Group Benefits Program (GBP) are eligible.

**4. Can my dependent and I enroll in different dental plans?**

No. Members and their eligible dependents must enroll in the same plan.

### Plan Materials

**5. Where can I find the Master Benefit Plan Document (MBPD)?**

You can find your MBPD at [www.ERSdentalplans.com](http://www.ERSdentalplans.com).

**6. Where can I find claim forms?**

After enrollment, you can find a claim form at [www.ERSdentalplans.com](http://www.ERSdentalplans.com).

### Costs

**7. How much are the monthly premiums for this plan for active employees and non-Medicare retirees?**

You can find monthly premiums on the ERS website:

<https://ers.texas.gov/Active-Employees/Rates-for-active-employees>

**8. How much are the monthly premiums for this plan for a Medicare retiree?**

You can find monthly premiums on the ERS website:

<https://ers.texas.gov/Retirees/Rates-for-retirees>.

**9. What will I pay when I go to the dentist?**

For specific cost information, we recommend you speak with your dentist and call Delta Dental. For benefits highlights, review the State of Texas Dental Choice fact sheet at [www.ERSdentalplans.com](http://www.ERSdentalplans.com).

### ID Cards

**10. Will I receive an ID card in the mail?**

Retirees will receive an ID card from Delta Dental. Active employees will not receive a new ID card from Delta Dental, but they will receive a welcome letter with their Delta Dental member ID number.

Dependents will not receive a new ID card or a welcome letter from Delta Dental. Retirees and employees with dependents on their plan should log in to their online account to obtain the family member ID number for their dependents or call Delta Dental Customer Service toll-free at **(888) 818-7925 (TTY: 711)**, Monday through Friday from 8 am – 7 pm CT.

**11. Do I need an ID card?**

No, you do not need an ID card to visit the dentist. Dentists who participate in Delta Dental networks should not require an ID card. They can verify your coverage with your personal information — name, birthdate and member ID number.

Eligible dependents can provide their name, birthdate and family member ID number or the primary member's information to verify eligibility at the time of service.

## 12. How can I access my ID card?

After you enroll, Delta Dental will mail a welcome letter to you. This letter has your Delta Dental member ID number, which you need to create an online account at [www.ERSdentalplans.com](http://www.ERSdentalplans.com). Once logged in, you can print an ID card. Only the employee's or retiree's name will appear on the card.

You can also download the **Delta Dental Mobile** app from the App Store or Google Play.

Eligible dependents can provide their name, birthdate and family member ID number to create an online account.

## Delta Dental Network Providers

### 13. Can I go to any dentist?

Yes, you can visit any licensed dentist. However, you'll save the most on your out-of-pocket costs by visiting a Delta Dental PPO™ network dentist.

### 14. What's the difference between the two networks?

Both networks offer carefully screened, licensed dentists. The difference between the networks is how much you pay. If you choose a Delta Dental PPO dentist, you will likely pay less out-of-pocket. If you choose a Delta Dental Premier® dentist, you still receive network benefits, but will likely pay more for services than you would with a PPO dentist.

### 15. How do I find a participating dentist?

Go to [www.ERSdentalplans.com](http://www.ERSdentalplans.com) and use the **Find a Delta Dental PPO dentist** tool to locate a PPO or Premier network dentist. You can also call Delta Dental Customer Service toll-free at **(888) 818-7925 (TTY: 711)**, Monday through Friday, 8 am – 7 pm CT, to find a dentist.

### 16. What if my dentist is not in the Delta Dental PPO network?

You can refer your dentist by using the **Recommend your dentist** form in the **Find a Delta Dental PPO dentist (State of Texas Dental Choice PPO plan)** section on [www.ERSdentalplans.com](http://www.ERSdentalplans.com). Or, you can call Delta Dental Customer Service toll-free at **(888) 818-7925 (TTY: 711)**, Monday through Friday, 8 am – 7 pm CT.

### 17. Do I need a referral to see a specialist?

No, you don't need a referral to see a specialist.

### 18. If I don't see a participating dentist, will I still receive benefits?

Yes, but you'll pay more. To save the most money, use a Delta Dental PPO network dentist.

### 19. Does everyone in my family have to choose the same dentist?

No. Each family member can select his or her own in-network dentist.

## Benefits

### 20. What do I do if I have other dental insurance and this plan?

If you're covered under more than one dental plan ("dual coverage"), the two plans can coordinate benefits to potentially lower your out-of-pocket costs. Ask your dentist to include the other plan's information on the claim form submitted to us and we'll handle the rest.<sup>1</sup>

### 21. How do I verify that Delta Dental will cover a procedure?

You can look up what procedures are covered, which family members are eligible for coverage under your plan, how much of your maximum or deductible is left and more by logging in to your Delta Dental online account from [www.ERSdentalplans.com](http://www.ERSdentalplans.com). You can also call Delta Dental Customer Service toll-free at **(888) 818-7925 (TTY: 711)**, Monday through Friday, 8 am – 7 pm CT.

If you're planning to have dental work performed that costs over \$200, you should get an estimate of how much your plan will cover by asking your dentist to request a pre-treatment estimate from us. We'll send both you and your dentist an estimate of how much your plan will cover.

### 22. Are implants covered?

Implant installations are covered only for replacement of teeth that are congenitally missing or extracted. For more information, call Delta Dental Customer Service toll-free at **(888) 818-7925 (TTY: 711)**, Monday through Friday, 8 am – 7 pm CT.

### 23. Do I have orthodontia services covered under the State of Texas Dental Choice PPO Plan?

Yes. This plan covers limited orthodontics for children up to age 26 and comprehensive orthodontics for children and adults. You do not have to meet a deductible, and the plan pays 50% of the covered orthodontia services, up to the \$2,000 lifetime maximum. Once this lifetime maximum is met, there will be no further coverage for orthodontia services.

If you or an eligible member of your family started orthodontic treatment (banding has occurred) under a previous plan sponsored by an employer or organization, you or your eligible dependent can continue that coverage.<sup>1</sup> Ask your orthodontist to submit a claim to us.

Note that online orthodontic treatment is not considered a covered benefit.

### 24. Is this plan based on a calendar year or plan year?

This plan is based on a calendar year for deductibles and annual maximums. The annual maximum, deductible, etc. begin on January 1.

**25. What happens if I exceed the maximum annual benefit?**

Once you meet the \$2,000 per calendar year annual maximum, the plan pays 40% of covered expenses for the rest of the calendar year, when you visit a Delta Dental PPO or Delta Dental Premier network dentist. You pay the balance.

**26. What services apply to the annual maximum?**

All basic, major, restorative and prosthodontic services apply to the annual maximum. Preventive services do not apply to the annual maximum, when you visit a Delta Dental PPO or Delta Dental Premier network dentist.

**27. Does my plan cover tooth extractions?**

Yes, this plan covers tooth extractions. Costs vary depending upon whether you use a network or an out-of-network dentist and the type of services provided. For a detailed list of services and coverage, visit [www.ERSdentalplans.com](http://www.ERSdentalplans.com).

**28. Does my plan cover tooth-colored fillings and crowns?**

Resin (composite) materials are included in this plan. Please see the Master Benefit Plan Document (MBPD) on [www.ERSdentalplans.com](http://www.ERSdentalplans.com) for a complete list of covered services.

**29. Does my plan cover preventive services at no cost to me?**

Yes, this plan allows for two routine exams and cleanings per calendar year at no cost to you, when you visit a Delta Dental PPO or Premier network dentist.

**30. Does my plan cover pre-existing conditions?**

Treatment for pre-existing conditions, including missing or extracted teeth, is covered under your plan.

**31. Can I use my TexFlex healthcare account to pay for dental services?**

TexFlex will reimburse for some dental services. Please note: not all dental services are eligible expenses. You will need to submit your dental Explanation of Benefits or detailed receipts to TexFlex for reimbursements.

**32. What happens if I started on a dental treatment plan (other than orthodontia) before my PPO coverage started?**

Treatment in progress includes services such as preparations for crowns or root canals, or impressions for dentures. If you started treatment before your plan's effective date, you and your prior dental carrier are responsible for any costs.

**33. Will my history be transferred from HumanaDental to Delta Dental?**

Your current benefit history under HumanaDental will be transferred to Delta Dental. All limitations and frequencies will remain the same under the Delta Dental plan and continue out the calendar year.

**Delta Dental Resources**

**34. How do I contact Delta Dental?**

Visit [www.ERSdentalplans.com](http://www.ERSdentalplans.com), email us at [ersdentalinfo@delta.org](mailto:ersdentalinfo@delta.org) or call us, toll-free: **(888) 818-7925 (TTY/TDD: 711)**, Monday through Friday, 8 am - 7 pm CT.

**35. Can I see my claims online?**

Yes, see your claims online by visiting [www.ERSdentalplans.com](http://www.ERSdentalplans.com). You'll need to register for an online account, then log in to access claims information.

**36. How do I find my Delta Dental member ID number?**

Your member ID number will be listed on your welcome letter. You can also log in to your online account to review your member ID number, or call Delta Dental Customer Service toll-free at **(888) 818-7925 (TTY: 711)**, Monday through Friday, 8 am – 7 pm CT.

Retirees and employees with dependents on their plan should log in to their online account to obtain the family member ID number for their dependents or call Delta Dental Customer Service toll-free at **(888) 818-7925 (TTY: 711)**, Monday through Friday from 8 am – 7 pm CT.

**37. Does Delta Dental have a mobile app?**

Yes, download the **Delta Dental Mobile** app from the App Store or Google Play, then log in. For more information, please visit [www.ERSdentalplans.com](http://www.ERSdentalplans.com).

**38. Where do I mail claim forms?**

If you use an in-network dentist, you will not need a claim form. Out-of-network claim forms should be mailed to:

Delta Dental Insurance Company  
P.O. Box 1809  
Alpharetta, GA 30023

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<sup>1</sup> Please review your Master Benefit Plan Document (MBPD) for a complete description of plan benefits, limitations, exclusions and specific details regarding coverage under your plan.