

# Getting started with your Delta Dental benefits

## Understanding your benefits and how to use them



### Learn about your coverage

Knowing which procedures are covered under your plan, copay and deductible amounts, and waiting periods is an important first step in understanding your benefits. With the mobile-friendly Delta Dental Member Portal, members get easy access to their ID card, benefits, claims information, eligibility and more. Visit [memberportal.com](https://memberportal.com) to get started.



### Make a dentist appointment

Visit [deltadentalin.com/findadentist](https://deltadentalin.com/findadentist) to find an in-network dentist near you and save the most money. When you call to make your appointment, tell the dental office you have benefits through Delta Dental of Indiana.



### Receive dental care

When you see an in-network dentist, you may have to pay a copay or coinsurance depending on the services you receive and what your plan covers. But, participating dentists will file claims for you. If you see an out-of-network dentist, you may have to pay the dental office for services up front and then file your own claims for reimbursement.



### Delta Dental will pay its portion of the bill

Payment will be made directly to your participating dentist. If you see a nonparticipating dentist, Delta Dental will send payment to you once you've submitted the claim unless you have elected to assign your benefits to your nonparticipating dentist, in which case payment will be made directly to your nonparticipating dentist.



## Frequently asked questions



### How does my plan work?

You can register online for our Member Portal, which provides 24/7 plan information, or use our website's online dental search tool to find an in-network provider near you. If you need more assistance, you can reach our customer service team at 800-524-0149.

### What is my member ID?

Your member ID is either your Social Security number or a randomly assigned alternate ID number.

### How can I view/print my Explanation of Benefits (EOB) statements?

Delta Dental doesn't mail EOB statements for services covered at 100%. However, you can view these anytime in your Member Portal account. There, you can also view claim information for any previous services and click on the procedure codes for a detailed definition.

### Will Delta Dental pay if my dentist isn't in the network?

If you choose to see a nonparticipating dentist, you will still be eligible for partial reimbursement, but you are responsible for paying your coinsurance plus any additional costs up to the dentist's charge.

### How do I submit a claim for reimbursement?

Participating dentists submit claims for you. If you visit a nonparticipating dentist, you may need to file your own claims. Printable claim forms are available to download within Member Portal. Either you or your dentist may complete the form and attach a copy of your bill. Completed forms should be mailed to Delta Dental, PO Box 9085, Farmington Hills, MI 48333-9085.

### Who do I contact if I have a question?

You can reach our customer service team at 800-524-0149  
Monday through Friday, 8:30 a.m. to 8 p.m. ET.