

Frequently asked questions for Delta Dental of Virginia’s Individual Plans

Who is eligible to purchase Delta Dental of Virginia’s individual plans?

Delta Dental of Virginia’s individual plans are available to all permanent residents of Virginia who do not have access to group dental coverage through an employer or health benefits program. For eligible individuals, coverage is also available for your spouse and/or dependent children. Coverage types are: individual, individual and spouse, individual and child(ren), and family. Children are eligible through the end of year in which they turn 25.

Do I have coverage outside of Virginia?

Yes, your Delta Dental coverage travels with you. Common examples are:

- Traveling outside the state of Virginia, including international travel.
- Full-time students attending college in another state.
- A secondary residence outside of Virginia.

What if I permanently move out of Virginia?

Your coverage will terminate on your renewal date, unless you contact Delta Dental in writing to cancel your policy prior to that date.

When will my dental policy be effective?

Completed applications received by Delta Dental prior to the 12th day of the month will be effective the first day of the following month. For example, applications received prior to September 12 will be effective October 1. Completed applications received by Delta Dental on or after September 12 will be effective November 1.

How long are the rates guaranteed?

Rates are guaranteed for twelve months after your effective date of coverage. We will notify you of any rate changes at least 30 days prior to when those changes will take effect.

How does visiting a network dentist affect my out-of-pocket costs?

With Delta Dental’s individual plans, you can choose from our Delta Dental PPO network, our Delta Dental Premier network, or a non-participating dentist. The chart below shows an example of how you can save on out-of-pocket costs by choosing a Delta Dental participating dentist.

Out-of-pocket cost savings example	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Out-of-Network Dentist
A: Initial Fee Charged by a Dentist	\$ 100.00	\$ 100.00	\$ 100.00
B: Our Maximum Plan Allowance	\$ 75.00	\$ 95.00	\$ 72.00
C: % Allowance Paid by Delta Dental	80%	80%	80%
D: Delta Dental Pays (B X C =)	\$ 60.00	\$76.00	\$57.60
E: Patient Pays: PPO/Premier (B – D =) Out-of-Network (A – D =)	\$ 15.00 —	\$19.00 —	— \$42.40

More questions?

If you have any additional questions about Delta Dental’s Individual Dental Plans, call us at 877.56DELTA.

* Delta Dental PPO is available in the following areas of Virginia: Hampton Roads/ Tidewater, Richmond, and Northern Virginia Metropolitan.

**Delta Dental of Virginia, July, 2009

Are you ready to enroll?

Getting started with Delta Dental of Virginia’s Individual Dental Plans is a snap -- or a click!

You can enroll online to get your benefits coverage as quickly as possible. Here’s how:

- Go to www.deltadentalva.com/individual.
- Enter your ZIP code in the box at the bottom of the page and click the green arrow button.
- Review the plan benefits and options available and click on “Enroll Now”.
- Follow the instructions to complete the enrollment form and submit your first month’s premium payment.

You can also receive a rate quote and/or talk to a sales representative by calling 877.56DELTA.

You will receive your ID card and policy from Delta Dental of Virginia after we receive and process your completed enrollment application.