



Delta Dental of Washington

**Univar USA Inc.
Program #09411
Frequently Asked Questions**

What is Delta Dental of Washington's relationship to Delta Dental?

Delta Dental of Washington in Seattle, Washington is a member of the nationwide Delta Dental Plans Association – so Delta Dental of Washington is the Delta Dental plan of Washington State. We handle all customer service and claims processing for Univar employees nationwide.

How does this dental plan work?

The dental plan offered by Univar USA is Delta Dental PPO, a preferred provider plan. You can choose any dentist at the time of treatment. However, if you select a dentist who is part of the Delta Dental network, your out-of-pocket expenses may be lower. You have two dental networks from which to choose – either the Delta Dental PPO or Delta Dental Premier network.

What are the advantages of seeing a Delta Dental PPO dentist?

If you select a dentist who is part of the Delta Dental PPO network, your out-of-pocket expenses will be lower. PPO dentists have agreed to a lower average fee schedule. They receive payment based on their lower PPO fees and they cannot charge you more than these pre-approved fees. They also agree to complete claim forms and submit them directly to Delta Dental. You are responsible only for your deductible, coinsurance and/or amounts in excess of the annual maximums.

My dentist is not part of the Delta Dental PPO network, but he/she is part of the Delta Dental Premier network. Are there any advantages?

Yes. Delta Dental Premier dentists also have contracts with Delta Dental, but they are not necessarily part of the Delta Dental PPO network. There are still advantages to receiving care from a Delta Dental Premier dentist. Delta Dental Premier dentists will still submit claims for you and receive payment directly from Delta Dental. Their payment will be based upon their pre-approved fees with Delta Dental. They also cannot charge you more than these fees. You are responsible only for your deductibles, coinsurance and/or amounts in excess of the annual maximums.

How do I find a Delta Dental PPO or Delta Dental Premier dentist in my area?

You can find a Delta Dental network dentist in your area by clicking this link - <http://www.deltadental.com/DentistSearch/DentistSearchController.ccl?DView=DentistDentistSearch> or visiting <http://www.DeltaDentalwa.com/findadentist>. Be sure to check both the Delta Dental PPO and Delta Dental Premier networks (choose one at a time under "Product Selection".)

What if my dentist is not part of either network?

You are not limited to visiting a Delta Dental dentist. If you choose a nonparticipating dentist, you will be responsible for having the dentist complete and sign claim forms. It will also be up to you to ensure that the claims are sent to Delta Dental. Claim payments will be based on actual charges or the maximum allowable fees for nonparticipating dentists, whichever is less. Please be aware that Delta Dental has no control over nonparticipating providers' fees.

Will I be receiving an ID card?

Yes, you will be receiving an ID card from Delta Dental. Your card will be mailed to your home address. Once you receive your ID card, be sure to share it with your dentist so they can submit your claims to the Delta Dental plan in Seattle, Washington. Your dentist can verify your eligibility and benefits with our customer service department. You can also go to our website at www.DeltaDentalWA.com and print out a copy of your ID card. This paper copy of your card will contain the information your dentist needs to submit a claim. If you have lost your ID card or need additional copies, please contact our customer service department at (800) 554-1907. Our customer service representative can order an ID card for you.

How do I access information about my dental coverage?

Once you are enrolled in the dental plan, you will have access to numerous online tools that will help you manage your oral health. To enhance the level of security for our users and to comply with recent legislation, we have adopted a password-protected security infrastructure for our website at www.DeltaDentalWA.com. When you use a secured application on this website, such as the "MySmile® personal benefits center" — which is your personalized portal to your dental benefits, eligibility and claims information — you will be required to register with security software. This means you will be prompted through a one-time registration process to set up your user name and password, which will then be used on all subsequent visits.

What happens if someone in my family is currently in the middle of treatment when I initially become enrolled under the dental plan?

A few dental procedures require more than one appointment, for example, crowns, bridges, dentures and root canals. If the treatment is completed *after* your effective date, the claim should be submitted to Delta Dental. Also, if you had the treatment predetermined (preauthorized) with your former dental carrier, please have your dental office include a copy of the predetermination form with the claim. We will honor the predetermination for treatment that will be covered under your new Delta Dental plan.

My child is currently in the middle of orthodontia treatment. How will the claim be handled?

The Univar USA Inc. dental plan has a lifetime maximum for orthodontia treatment. Lifetime maximums accumulated under Univar's prior dental carrier will be transferred to Delta Dental. Your dependent's claim payment will be based upon their remaining orthodontia lifetime maximum. Claim payments will be made on a monthly basis over the remainder of the patient's treatment plan. If you or your child's orthodontist has any questions, please contact Delta Dental at (800) 554-1907.

Does the Univar USA Inc. dental plan coordinate with other dental plans?

The Univar USA Inc. dental plan has a Maintenance of Benefits clause. As an employee of Univar, your plan is primary, which means it will pay benefits first when there is more than one coverage. If your dependents are under another employer's dental plan that is primary and it pays less than the Univar plan, the Univar coverage will pay the difference up to what the benefits could have been under Univar coverage alone. It will not pay more than what the Univar plan would have paid on its own.

How do I submit a claim?

If you choose a Delta Dental dentist, he or she will complete the claim form and submit it to Delta Dental for you. Claim payment will be sent directly to your dentist. You are responsible only for your annual deductible, coinsurance and/or amounts in excess of the annual maximums.

If you see a dentist who is not part of one of our networks, you will be responsible for having the dentist complete and sign claim forms. It will also be up to you to ensure that the claims are sent to Delta Dental.

How do I contact Delta Dental?

For information on your dental benefits, you may contact our customer service team at (206) 522-2300 or (800) 554-1907, or visit our website at **www.DeltaDentalWA.com**. Our mailing address is:

Delta Dental
PO Box 75983
Seattle, WA 98175-0983