



# Save More

## Coordinating two plans

### Are you or your family members covered under two dental plans?

Dual coverage doesn't mean your benefits are doubled, but it can mean added savings on dental costs.

### Make the most of your benefits

As soon as you're covered under two dental carriers, let your dental office know. Delta Dental will coordinate with your other carrier to share the cost of your treatment.

### Basic concepts

- When you're covered under two plans, one plan is considered your primary carrier. This carrier will pay a larger portion of your benefits, leaving a smaller amount to your secondary carrier. You can find out how to identify your primary carrier on the back of this flyer.
- Check the plan booklet for your secondary carrier to see if you have a non-duplication of benefits clause. If you do, your benefit will be slightly less than standard dual coverage.
- Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

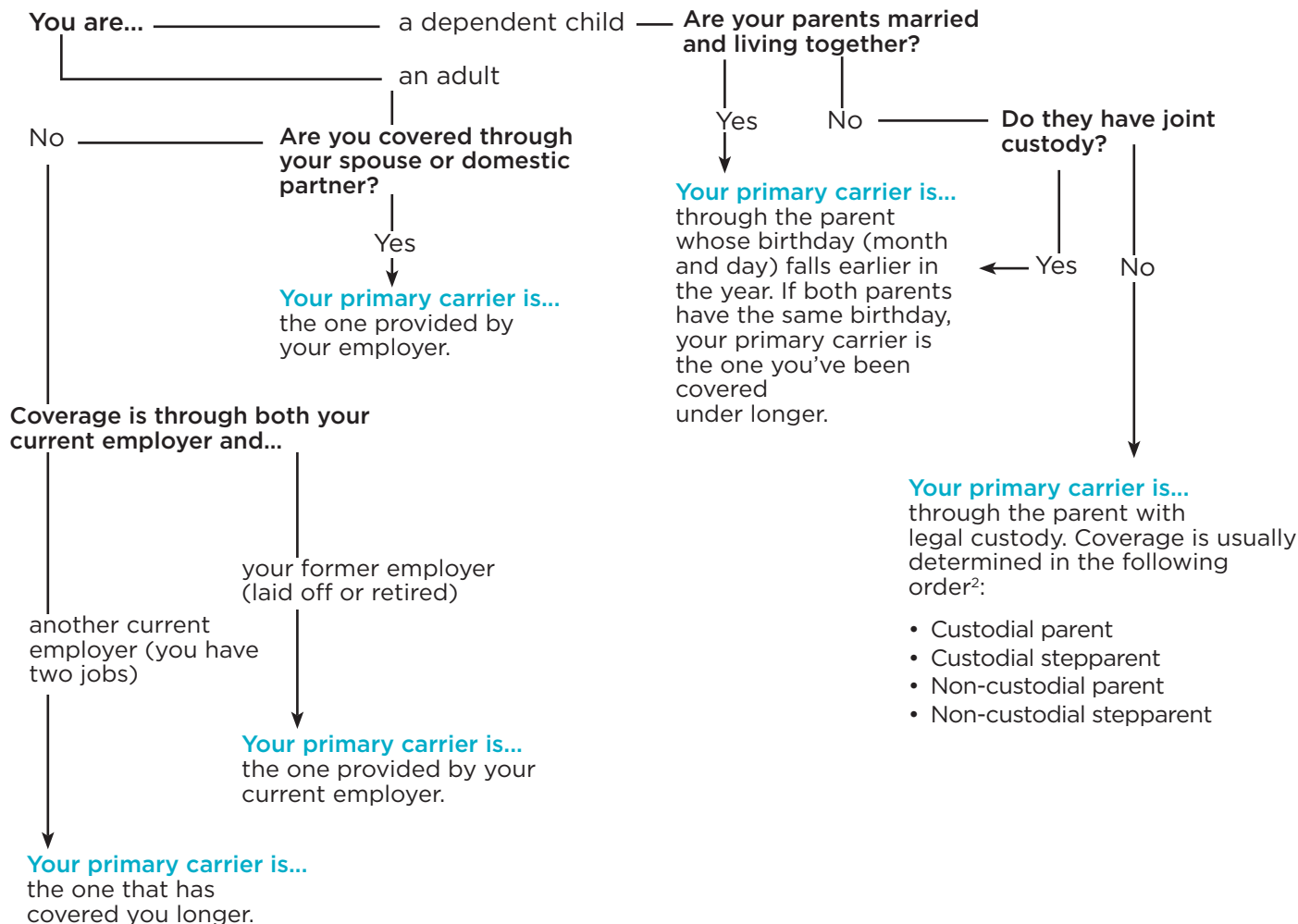
### How does dual coverage help me save?

How much you save depends on whether your secondary carrier has a **non-duplication of benefits clause**.<sup>1</sup>

| Type of Coverage                               | Primary Carrier Pays | Secondary Carrier Pays | Your Coverage Pays |
|--|----------------------|------------------------|--------------------|
| No dual coverage                               | 80%                  | N/A                    | <b>80%</b>         |
| Standard dual coverage                         | 80%                  | 80%                    | <b>100%</b>        |
| Dual coverage with non-duplication of benefits | 80%                  | 80%                    | <b>80%</b>         |

You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

# Which is my primary carrier?



If you have any questions about how your employer-sponsored or Marketplace plan coordinates benefits with another plan, please call our Customer Service department.

<sup>1</sup> If your primary or secondary carrier is an HMO-type plan, please contact Customer Service for details.

<sup>2</sup> If a court decree establishes a different order of benefits for a dependent child's coverage, that decision applies instead.

## CUSTOMER SERVICE

Delta Dental of California: **800-765-6003**

California School District Employees: **866-499-3001**

Delta Dental of Delaware; Delta Dental of the District of Columbia; Delta Dental of New York;  
Delta Dental of Pennsylvania (and Maryland); Delta Dental of West Virginia: **800-932-0783**

Delta Dental Insurance Company (Alabama, Florida, Georgia, Louisiana, Mississippi,  
Montana, Nevada, Texas, Utah): **800-521-2651**

Our Delta Dental enterprise includes these companies in these states: Delta Dental of California — CA, Delta Dental of Pennsylvania — PA & MD, Delta Dental of West Virginia, Inc. — WV, Delta Dental of Delaware, Inc. — DE, Delta Dental of New York, Inc. — NY, Delta Dental Insurance Company — AL, DC, FL, GA, LA, MS, MT, NV, TX and UT.

Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering 34.5 million enrollees. All of our companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 73 million people in the U.S.

Delta Dental Premier and Delta Dental PPO 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, Inc.; DE — Delta Dental of Delaware, Inc.; WV — Delta Dental of West Virginia, Inc. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.