



Dental FAQs

*These questions and answers summarize some of the plan's highlights. For a complete description of your benefits, please refer to the appropriate **Plan Summary** document in the **Resource Library** section of the Benefits website at benefits.stanford.edu. If there are any differences between this information and the plan documents, the plan documents will govern.*

When can I enroll in dental coverage?

You may enroll yourself and your eligible dependents when you become a benefits eligible employee. You have 31 days from the date you become eligible for benefits to enroll.

What happens if I do not enroll?

If you do not enroll for dental coverage during your initial enrollment opportunity, you cannot have dental coverage for *two years*. This means, the rest of the year in which you declined coverage and the following plan year (January—December 31). The only time you can elect dental coverage in the middle of this two-year period is if you have a Life Event change. For more information, see the *Life Event* section of the Benefits website at www.benefits.stanford.edu.

What are the differences between Delta Premier and Delta Dental PPO?

With **Delta Premier**, if you use a dentist from Delta's Premier network you are reimbursed at a contracted amount based on usual and customary (U&C) fees. You also have the option of going to a dentist outside the network. When you go outside the network you pay any difference between Delta's U&C and the amount your dentist charges. This plan does not cover orthodontia or dental implants.

The **Delta Dental PPO** allows you to choose a dentist in or out of the Delta network, but pays more when you stay in-network. This plan has a higher annual maximum benefit than Delta Premier does, and it covers orthodontia and dental implants.

For more information on commonly covered services and your costs, see the dental plan comparison chart located in the *Medical & Life* section of the Benefits website at benefits.stanford.edu, as well as the *Plan Summary* for these plans in the *Resource Library* on the Benefits website.

How do I find out if my dentist is in the Delta network?

Go to Delta Dental's Web site www.deltadentalca.org/stanford or call Delta Dental toll free at 888-335-8227.

Will I receive a dental ID card?

No. Delta Dental does not provide a dental ID card. When visiting a Delta dentist, simply say you are covered by a Stanford University plan and give them your group number. The dental office can verify your eligibility and benefits.

- Delta Premier Group # 3365
- Delta Dental PPO Group # 3366
- Retiree Dental Plan Group # 1149

Do I ever need to get a preauthorization for treatment?

After an examination, your dentist will talk to you about treatment you may need. The cost of treatment is something you may want to consider. If the service is extensive and involves crowns or bridges, or if the service will cost more than \$300, we encourage you to ask your dentist to request a “predetermination.”

A predetermination does not guarantee payment. It is an estimate of the amount Delta will pay. Predetermining treatment helps prevent any misunderstanding about your financial responsibilities. If you have any concerns about the predetermination, contact Delta before treatment begins.