

What to Do If Your Dentist Leaves the Delta Dental Network

A simple guide to help you stay covered and avoid surprise costs

TIP 1 Know Your Options

If your dentist is no longer in the Delta Dental network, you have two choices:

- **Find a new in-network dentist** — This helps you save money, avoid surprise bills, and skip paperwork.
- **Stay with your current dentist (“out-of-network”)** — You can still receive care, but you may pay more up front and need to submit a claim to Delta Dental to get some money back.

TIP 2 Find a New In-Network Dentist

Visit: deltadentalins.com/state and use the Find a Dentist tool by entering your ZIP code and selecting your network (PPO or Premier).

TIP 3 If You Stay With An Out-of-Network Dentist, Here’s What to Expect

- **You may pay more** — Out-of network dentists can charge more than what your Delta Dental plan covers.
- **You’ll need to file a claim** — This means sending in paperwork to ask for money back (see instructions to the right).
- **You might have “balance billing”** — Your dentist could bill you for the difference between what they charge and what your plan covers.

TIP 4 Estimate Your Costs Before You Get Care

To avoid surprises, ask your dentist to submit a **pre-treatment estimate** to Delta Dental. You’ll get a breakdown of what’s covered and what you’ll pay—so you can decide before your appointment.

Want to learn more about your dental plan options?

You can review them during Open Enrollment.

Learn more: <https://benefits.calhr.ca.gov/open-enrollment/>

How to File a Claim

(If You Stay Out-Of-Network)

- 1 Log in at deltadentalins.com/state to download a claim form.
- 2 Include a receipt or statement from your dentist that lists:
 - Dentist’s name, address, phone number
 - Date and type of services
 - Procedure codes and costs
 - Tooth numbers (if applicable)
 - Dentist’s NPI, TIN, license number, and specialty code
- 3 Make copies for your records.
- 4 Mail your completed form to the address on the claim form.

Need Help?



Delta Dental: (800) 225-3368



deltadentalins.com/state