FREQUENTLY ASKED QUESTIONS

Can I purchase more than one dental plan?

No, you can only choose one plan option for you and your family members.

How much will the plan cost?

Please refer to the coshare tables on the State of Rhode Island website or 2019 *Benefits Guide*.

If I purchase a buy up plan (Anchor Plus or Anchor Platinum), do I also get the Anchor Dental Plan benefits in addition?

No, your benefit selection is a single plan offering. For example, if you choose to purchase one of the buy up plans, your schedule of benefits includes only those services/maximums covered under that particular buy up plan. The benefit summary for your selected plan may be found on the State of Rhode Island website.

If I enroll in Anchor Dental Plus or Anchor Dental Platinum, how long must I stay in the plan?

You may choose a plan option on an annual basis, at open enrollment. Your plan will be in effect for the calendar year, pending active eligibility.

My dependent child is under age 26, but is married. Are they still eligible?

Yes.

How does the upgraded orthodontic maximum on the Anchor Dental Plan get calculated?

Delta Dental will calculate the new monthly payments based on the upgraded orthodontic lifetime maximum of $1500 beginning 1/1/19. Delta calculates what would have been paid if the lifetime maximum had been $1500 upon initial placement of brackets.

Example: (Based on a 24-month treatment plan, 14 months already paid)

Previous orthodontic lifetime maximum	$850
Initial payment (30% of $850)	$255
Previous monthly payments ($595/24)	$24.79
Total paid (14 months of treatment)	**$602.06**

Adjusted monthly payments are calculated as follows:

New orthodontic lifetime maximum	$1,500
Initial payment would have been (30% of $1,500)	$450
Adjusted monthly payments ($1050/24)	$43.75
Total to be paid (pending eligibility)	**$437.50**

Payments beginning 1/1/19 will be $43.75 for the remaining 10 months of treatment. Total paid for this phase of treatment will be **$1,039.56** ($602.06 + $437.50). There will be **$460.44** left for another phase of treatment, if necessary.

How does the upgraded orthodontic maximum on the Anchor Dental Plus Plan get calculated?

Based on the example used above for the Anchor Dental Plan, Delta Dental will calculate the new monthly payments based on the upgraded orthodontic lifetime maximum of $2000 beginning 1/1/19. Delta calculates what would have been paid if the lifetime maximum had been $2000 upon initial placement of brackets.

Adjusted monthly payments are calculated as follows:

New orthodontic lifetime maximum is	$2,000
Initial payment would have been (30% of $2,000)	$600
Adjusted monthly payments ($1400/24)	$58.33
Total to be paid (pending eligibility)	**$583.30**

Payments beginning 1/1/19 will be $58.33 for the remaining 10 months of treatment. Total paid for this phase of treatment will be **$1,185.36** ($602.06 + $583.30). There will be **$814.64** left for another phase of treatment, if necessary.

How does the upgraded orthodontic maximum on the Anchor Dental Platinum Plan get calculated?

Based on the same example used above for the Anchor Dental Plan, Delta Dental will calculate the new monthly payments based on the upgraded orthodontic lifetime maximum of $2500 beginning 1/1/19. Delta calculates what would have been paid if the lifetime maximum had been $2500 upon initial placement of brackets.

Adjusted monthly payments are calculated as follows:

New orthodontic lifetime maximum is	$2,500
Initial payment would have been (30% of $2,500)	$750
Adjusted monthly payments ($1750/24)	$72.91
Total to be paid (pending eligibility)	**$729.10**

Payments beginning 1/1/19 will be $72.91 for the remaining 10 months of treatment. Total paid for this phase of treatment will be **$1,331.16** ($602.06 + $729.10). There will be **$1,168.84** left for another phase of treatment, if necessary.

Can I access my Delta Dental account online?

The best way to find out complete details about your specific dental coverage is to set up an account online. Once you register, you can view a comprehensive breakdown of your benefits, including the following coverage details:

- **Benefits & Eligibility:** View a detailed summary of your benefits, including coverage, eligibility dates and who is covered under your plan. You can also verify your plan type (e.g. Delta Dental PPO, Delta Dental Premier, etc.) and confirm whether or not deductibles apply to a particular service.

- **Time & Frequency:** View a "summary of usage" for benefits with time and/or frequency limitations (e.g. how many cleanings or x-rays you've had to date and the next time you're eligible for this service).

- **Deductibles & Maximums:** Confirm deductible and maximum amounts, as well as remaining balances (e.g. Annual Maximums and Orthodontic Maximums).

Plus, you can print or order a new ID card, check the status of a claim in progress and more!

What happens when I reach the annual maximum on my dental coverage?

If you or any covered dependent receives covered services after you have exceeded the annual maximum amount, your participating dentist may charge you more than the Delta Dental approved allowance for the specified service. However, if Delta Dental makes even a partial payment for a covered service *before* you exceed the maximum, then a participating dentist cannot bill you more than the Delta Dental allowance for that particular service.

What if I don't use my entire annual maximum in a given year?

All services must be accrued to your annual maximum within a calendar or policy year, depending on your plan guidelines. Any remaining balances on your annual maximum will not be applied in the following calendar/policy year.

What is the difference between a lifetime maximum and an annual maximum?

A lifetime maximum is a specific one-time allowance that will not renew. Annual maximums – which are based on a calendar year or policy year – renew each year on your group's anniversary date. Orthodontic and implant coverage are the types of benefits that have a lifetime maximum. Check your specific coverage details online.