

How does dental emergency coverage work?

When dental emergencies like a chipped, broken or knocked-out tooth strike, the last thing you need to worry about is whether your coverage applies. Avoid surprises with our guide on how to handle emergencies at home and when you're traveling within the U.S. or abroad.

First, read up.

It pays to do a little research beforehand to make sure you know what to do when the unexpected happens. Because knocked-out teeth and lost crowns don't always happen when your dentist is available, find out how to contact your dentist after hours. Your dentist should provide an emergency contact number or direct you to another dentist that accepts patients during off-hours.

It's also helpful to review your specific coverage to make sure you know what dental services are included and where you can seek care.

There are several ways to review your plan coverage:

- ① Read your plan booklet.
- ② Log in to your online account to see your plan details.
- ③ Contact your HR representative.
- ④ Call our toll-free number, which can be found online or on your Delta Dental ID card.



Emergencies close to home

Call your dentist or an emergency dental clinic and schedule an appointment. Your benefits should work as usual, taking into account deductibles, annual maximums and coinsurance/copayments. Keep in mind that most hospital emergency rooms, urgent care and other medical walk-in clinics do not provide clinical dental care, though they can provide prescription pain medication and antibiotics. While prescription medications are not covered by dental plans, they may be covered under your medical benefits.

Emergencies within the U.S.

Before you travel, take a look at your dental benefits plan information to learn if your coverage is limited to in-network dentists or if you can visit any licensed dentist. Delta Dental's nationwide network means you will likely have coverage wherever you go within the country.* If you need to locate an in-network dentist, try the Find a Dentist tool at DeltaDentalTN.com or on Delta Dental's free mobile app.

Emergencies abroad

It's especially important to check your dental coverage before traveling abroad, because international coverage varies by plan. Some plans cover dental emergencies regardless of location, some offer benefits for specific services and others offer no coverage outside the U.S.

See the next page for more information on dental emergencies.

* Delta Dental PPO™ and Delta Dental Premier® allow you to visit any licensed dentist. Under the DeltaCare® USA plan, you usually need to visit a network dentist except when using out-of-area emergency benefits. Your plan may have an exception for emergency care. Confirm benefits, eligibility and network participation before visiting the dentist.



Reimbursement

If you visit an out-of-network dentist, you may be asked to pay the full amount on the spot. Depending on your plan, you may be eligible for reimbursement. Here's how to make sure you get a refund as soon as possible:

- **Most dentists, even out-of-network dentists, will submit paperwork for patients.** Ask the dental office if they will submit the claim to Delta Dental on your behalf.
- **If you need to submit your own claim, request a detailed billing statement** that includes all services provided, the affected tooth number(s), the date of service, the cost of each service and a receipt.
- **The claim form is available at [DeltaDentalTN.com](https://www.DeltaDentalTN.com).** The form will provide the address where you should send the claim. You can also print a claim form to carry with you in case of an emergency.