



## Frequently Asked Questions

Question: ***My dentist is no longer a Delta Dental network provider...now what?***

Answer: The good news...BSSP's dental plans provide coverage for non-network providers so you can continue to receive treatment from your dentist.

The not-so-good-news...you may have an additional financial responsibility when receiving services from an out-of-network provider. Here are some things to consider:

- Out-of-network dentists may bill the difference between their usual fee and Delta Dental's contracted rate — a process known as “balance billing.”
- Out-of-network dentists may also require you to pay the full cost of treatment up front. You can then submit your claim for reimbursement using the [Dental Claim Form](#).

Question: ***What are the benefits of seeing an in-network provider?***

Answer: Here are six great reasons to see an in-network provider:

1. Greater savings. In-network dentists have agreed to reduced fees, which leaves more money in your pocket.
2. Quality assurance. Make sure your smile gets the care it deserves. Delta Dental monitors in-network dentists to ensure proper licensing, cleanliness and safety procedures.
3. No balance billing. In-network dentists can't charge you more than their set fees.
4. Avoid unbundling. In-Network dentists agree not to “unbundle” services that are part of a treatment, like tooth preparation or local anesthesia. Out-of-network dentists may charge for these services separately, making overall costs higher.
5. Less paperwork. In-network dentists handle all claim forms and other paperwork for you. If you choose an out-of-network dentist, you may need to submit a claim yourself.
6. No prepayment required. When you choose an in-network dentist, you'll pay only your portion of the bill. Delta Dental will pay their share directly to your dentist.

Question: ***If I decide to find a new dentist, where can I find the list of in-network providers?***

Answer: Visit [www.deltadentalins.com](http://www.deltadentalins.com) to search for network providers in your area. Selecting the PPO Provider Network will maximize your benefits and provide you the most savings.

Question: ***Is there anything else I can do to encourage my dentist to re-join Delta Dental?***

Answer: As the saying goes, “It never hurts to ask!”. Contact BSSP at [bssp@bsspipa.org](mailto:bssp@bsspipa.org) with the name of your provider so that BSSP can ask Delta Dental's Recruitment and Retention department reach out to your provider.

***BSSP and your employer are committed to offering the most comprehensive network of dental providers while maintaining affordable coverage. We understand provider disruption is problematic, however a recent analysis of other carriers' provider networks indicated Delta Dental is currently the best partner. Rest assured BSSP continues to monitor the issue.***