

Dual Choice Dental

Monthly Switch Option

The value of a dental HMO. The freedom of a PPO.

Affordability meets flexibility. Delta Dental of Illinois' Dual Choice program is the perfect option for groups who want to offer their enrollees maximum flexibility while conserving benefit dollars – giving enrollees access to two great dental plans at an affordable price. Enrollees choose between richer benefits or a wider selection of dentists, but can switch programs on a monthly basis.

AFFORDABILITY. Offering one blended premium, the Dual Choice program matches the value and comprehensive benefits of our DeltaCare® dental HMO with the freedom of choice and discounts of our Delta Dental PPOSM.

FLEXIBILITY. Enrollees can select the dental plan that best meets their needs at anytime throughout the year – not just at open enrollment – with the freedom to switch from one plan to another on a monthly basis. They're not locked into a program.

CONVENIENCE. Simply by calling Delta Dental of Illinois, enrollees can request to change dental plans. The switch takes effect on the first of the following month, provided the enrollee calls prior to the 15th.

EASE OF ADMINISTRATION. Delta Dental of Illinois administers all program aspects, including providing a report at renewal, which details the number of enrollees who switched between the plans.

DeltaCare dental HMO helps groups manage costs and offers maximum savings for enrollees – providing comprehensive benefits, including access to specialists, at attractive rates.

- No annual maximums
- No deductibles
- Minimal or no copayments
- Choice of nearly 700 dentists throughout Illinois
- High percentage of network dentists accepting new patients
- Easy administration with no claim forms for general dental visits
- Dentists assume financial responsibility for the program

Delta Dental PPO combines freedom of choice with cost-saving incentives.

- 3,500 dentist locations in Illinois
- Selection of a primary dentist not required
- Lower out-of-pocket costs from network dentists
- Automatic filing of claim forms
- Guaranteed copayments and no balance billing
- Comprehensive cost management reports
- Out-of-network protection with Delta Dental Premier® "safety net"

Dual Choice Program Guidelines

- Enrollees and their dependents must be in the same plan design. If DeltaCare is selected, they must select the same primary dentist. If Delta Dental PPO plus Premier is selected, enrollees and their dependents are free to visit any dentist to receive coverage.
- For underwriting purposes, groups are individually rated with a blended, fully insured rate.
- All rates are guaranteed for one-year.
- The dual option dental program applies to Illinois-only enrollees in Cook, DuPage, Kane, Kendall, Lake, McHenry, Will, Winnebago, St. Claire and Madison counties.
- Unless otherwise noted, all standard processing policies apply.