

Delta Dental annual maximum to reset January 1

Have you been putting off that much-needed visit to the dentist because you maxed out the annual benefit? Go ahead and schedule your appointment, the annual (calendar year) \$1,500 maximum cost allowed under the County's dental plan will reset on January 1.

Delta Dental is the third-party administrator for the County's self-insured dental program. The plan pays 100% in-network of the cost for preventative procedures (including x-rays), 80% for restorative and most other procedures of reasonable and customary fees, and 50% for bridges and dentures up to a maximum County expense of \$1,500 per calendar year.

A special dental card is not required with Delta Dental, but most dental offices request that new patients bring in a dental claim form.

As a self-insured dental plan, the Affordable Care Act required some plan revisions during 2013. Among those is a requirement that employees be permitted to opt out of dental benefits coverage and that enrollees pay a "nominal" premium for dental benefits. Levy Court set the required nominal fee, which is \$3.10 per month, and also raised the annual maximum from \$1,000 to \$1,500.

Employees also have access to Delta's website where they may review their benefits, eligibility, and check claims status, as well as finding local in-network providers. The website also features informative articles and videos and allows members to sign up for Delta's **free** dental health newsletter. To take advantage of these services, visit www.deltadentalins.com or go to www.MySmileKids.com – Delta's webpage specifically for children featuring games, coloring pages, and fun, informative quizzes designed to teach young members the importance of oral health.

For more information about Kent County's dental benefits, please contact the Personnel Office at 744-2310.

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