



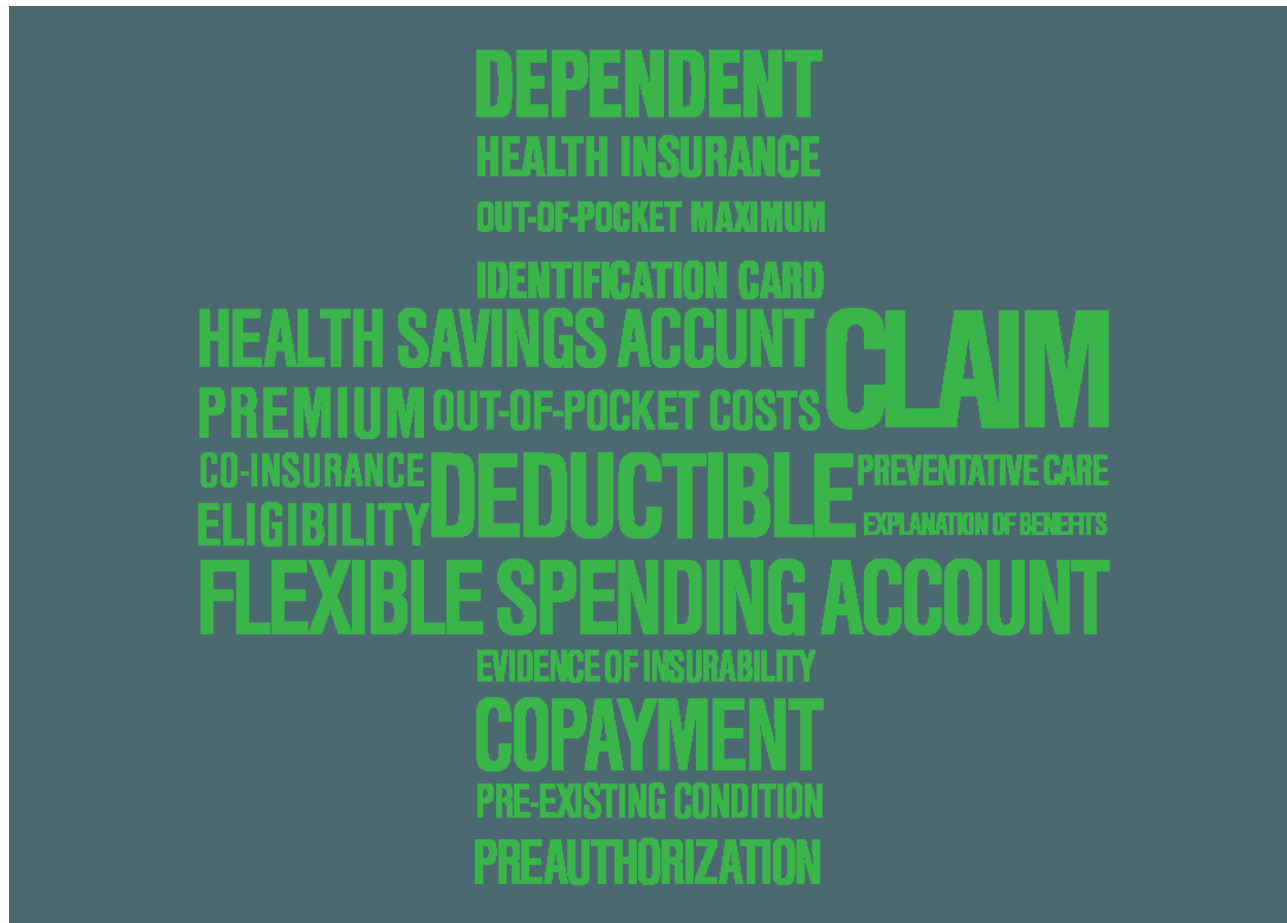
Improving patient experience and outcomes

October 4, 2017

National Epidemic – Health Literacy

Only 4% of adults have a strong understanding of insurance terms

Only 12% of US adults are health literate



How do we help solve this epidemic?

- > Simplify the information
- > Meet patients where they are
- > Collaborate with our partners

Simplify the information



What is Plain Language?

- > Communication your audience can understand the first time they read or hear it.
- > Written material is in plain language if your audience can:
 - > Find what they need;
 - > Understand what they find; and
 - > Use what they find to meet their needs

Why are we adopting Plain Language

- > Good oral health starts with clear communication
- > Most importantly, it's the right thing to do

Meet patients where they are





Simplifying the information



What benefits do I get with this plan?

In this section find answers about

Dental services your plan covers:

Diagnostic
Exams & check ups

Preventive
Cleanings & maintenance

Adjunctive
Help with pain & anxiety

Restorative
Fillings

Crowns
Tooth coverings

Oral surgery
Removing teeth & repairs

Periodontics
Gum treatments

Endodontics
Care for the inside of teeth

Prosthodontics
Dentures

Night guards (adult only)

Injury
Accidents



words TO KNOW

When you see the word **limitations**, it means that your plan will pay for certain dental services — within limits. For example, in the case of panoramic x-rays, your plan limits them to once every three years. If your child needs them more than once every three years, you would have to pay for them out-of-pocket.

Exclusions are dental services or procedures your plan doesn't cover.

A **licensed professional** has special training and a license that allows them to perform specific services. In the dental world, licensed professionals include dentists, dental hygienists, denturists, registered nurses and nurse practitioners.

Your dentist may decide you need a special treatment because it's **medically necessary**. That means someone's life or health might be threatened if they don't get the treatment, or they might not be able to use their mouth in a normal way. We use the same standards dentists use to decide if your treatment is medically necessary. If it is, then treatment will be covered by your plan. For any medically necessary treatment, you need to get a preauthorization (see *How does my plan work?*)

Overt pathology means there's something wrong in your mouth, like an injury, disease or decay, and it must be treated for your health and safety.

When you go to a dentist with a problem, they ask questions, run tests and examine you to find out what's the matter. That's how they **diagnose** what's wrong and decide what treatment you need.

Primary teeth = baby teeth. **Permanent teeth** = adult teeth.

Molars are the teeth in the back of your mouth.

A **cavity** is a hole in a tooth caused by decay. A **filling** does just that — it fills the cavity to stop decay from spreading.



What benefits do I get with this plan?

• Covered x-rays, films and tests

ADULT ONLY:

- **Bite-wing x-rays** look at back teeth, called molars. Adults can have one bite-wing x-ray for each quadrant per benefit period.
- Complete series or **panoramic x-rays** capture all of your teeth. They're covered once every 5 years (from treatment date).

NOTE: If x-rays are taken as part of a complete series of x-rays for a procedure, they won't be covered again if used for a different procedure.

What's not covered — exclusions

PEDIATRIC & ADULT:

- Diagnostic services and x-rays related to treatment of temporomandibular joints (the hinge part of your jaw) aren't covered. Please see "Adult Temporomandibular Joint Benefits" section for information on this benefit.

PEDIATRIC ONLY:

- Taking samples and making slides for a lab to see if your child has a bacterial infection aren't covered.

ADULT ONLY:

- A consultation provided by a dentist other than your primary dentist, even if your dentist requested it, isn't covered.

Preventive services

Preventive services help keep your teeth healthy in order to prevent things like tooth decay and gum disease. Good preventive practices — such as visiting the dentist twice a year, brushing twice a day and flossing — can mean fewer serious dental problems.

Your plan covers 100%
(without having to meet your deductible)

We want your family to have strong, healthy teeth. That's why a wide range of preventive services are covered under your plan. These include:

PEDIATRIC & ADULT:

- Prophylaxis (cleaning)
- Periodontal (gum) maintenance

PEDIATRIC ONLY:

- Fluoride treatments like fluoride rinse, foam and gel, as well as fluoride varnishes and disposable fluoride trays
- Oral hygiene instruction that shows your child the correct way to brush and floss their teeth and the best way to use toothpaste and mouth rinses
- Putting in, removing and re-cementing space maintainers
- Sealants are covered for primary (baby) and permanent (adult) molars (the teeth in the back of your mouth) that haven't had any fillings. Sealants cover molars with a plastic coating to keep food and bacteria from getting into tiny grooves and causing decay
- Preventive resin restorations are covered for primary and permanent molars that haven't had any fillings. This treatment fills in areas of shallow decay (cavities in the outer enamel layer of teeth)

ADULT ONLY:

- Sealants
- Fluoride treatments including fluoridated varnish
- Preventive resin restoration
- Prescription-strength fluoride toothpaste
- Antimicrobial rinses given during a dental visit

Business-like
Overwhelming
Friendly
Comfortable
Empowering
Clean
Convenient
Effective
Useful
Relevant
Busy
Inviting
Helpful
Time-Saving
Satisfying
Personal
Clear
Consistent
Valuable
Appealing
Organized
Confusing
Fresh
High-quality
Engaging
Essential
Meaningful
Easy.to.use
Innovative
Professional
Hard.to.Use
Straight.Forward
Time-consuming
Approachable
Too.Technical
Comprehensive
Understandable

Helping patients navigate the system

Learn how to use this booklet and get the most out of your benefits:

FIVE EASY STEPS

1

Take advantage of preventive care
It's always covered 100%

At Delta Dental, we're big believers in making sure your family's teeth stay healthy. That's why preventive care — like regular check-ups and teeth cleaning — is always covered. That means no out-of-pocket costs and no deductibles for preventive services. Period.

2

Call us or visit our website
800-526-8323
DeltaDentalWA.com

Need a copy of your ID card?
Looking for help finding a network dentist?
Not sure if your plan covers crowns?
Interested in dental health tips?
Call us or visit our website for all this and more.

3

Look for this graphic

It's important that you understand your dental plan. But some of the words and terms can be technical and may not be familiar to you. Not to worry! Just look for this words to know graphic. That's where you'll find easy-to-understand explanations to help you make the most of your dental plan.

words TO KNOW

4

Use these icons to find information you need

When you have a question about your plan, use this page to figure out where to find answers. We've divided this book into three sections and we've paired each section up with its own icon so it's easy to find the type of answers you need.



SECTION 1
What benefits do I get with this plan?

Let's say you want to know if your plan covers having a cavity filled (it does). Or a night guard for grinding teeth (it does). Or a root canal (it does). Look for the tooth icon to learn more about the dental services your plan covers.

Diagnostic - Exams & check ups
Preventive - Cleanings & maintenance
Adjunctive - Help with pain & anxiety
Restorative - Fillings
Crowns - Tooth coverings
Oral surgery - Removing teeth & repairs
Periodontics - Gum treatments
Endodontics - Care for the inside of teeth
Prosthodontics - Dentures
Night guards (adult only)
Injury - Accidents
Orthodontia (pediatric only) - Teeth and jaw realignment
TMJ treatment (adult only)



SECTION 2
How does my plan work?

Let's say you have a question about which dentists you can see. Or how much you'll pay for oral surgery. Or what to do if a claim is denied. Look for the calculator icon to learn more about how to get your dental visits paid.

Your Plan Overview page
Saving with in-network dentists
Your dentist bills
Estimating costs
Appeals
The Exchange: Enrolling, renewing and making changes to your plan



SECTION 3
What else do I need to know?

Let's say you have a question about how to add a new child to your plan. Or how to get plan information in another language. Or what if you have more than one dental plan? Look for the light bulb icon to learn more about plan specifics.

Who's covered
Canceling your plan
Contacting us
If you're not happy your plan
Coordination of benefits: When you're covered by more than one plan
Privacy
Odds & ends
Translation & accessibility

5 STEP FIVE NEXT PAGE

5

Get ready to visit your dentist

Here are three examples of how to work with your dentist to make the best use of this plan.

PREVENTIVE CARE

Preventive care is covered 100% with no deductible. That way you can keep your child's smile clean and healthy. For Jayden, it's time for a routine exam and teeth cleaning.

- **Find a dentist**
 - use our website or ask your family and friends who they use
- **Call to make an appointment**
 - ask if they're a Delta Dental in-network dentist
- **Go to the dentist's office**
 - if you have it, bring your Delta Dental ID card with you*
 - schedule your child's next check up for six months later
- **Watch for paperwork in the mail**
 - an explanation of benefits will tell you what the dentist billed, what Delta Dental paid, and how much (if any) you owe

URGENT CARE

Your dental plan gives you peace of mind when your child has an urgent need. You have a painful toothache and need to see the dentist right away.

- **Call your dentist to make an appointment**
 - tell the dentist what the problem is
 - See your PlanOverview page to find out how much your plan covers
- **Go to the dentist's office**
 - if you have it, bring your Delta Dental ID card with you*
- **Watch for paperwork in the mail**
 - an explanation of benefits will tell you what the dentist billed, what Delta Dental paid, and how much (if any) you owe

BRACES

Your regular dentist will tell you if your child needs braces. Abby had a medically necessary reason for needing braces, so her treatment was covered.

- **During a routine dental visit, ask your dentist about braces**
 - if your dentist thinks your child needs braces, they'll refer you to an orthodontist
- **Call the orthodontist and make an appointment**
 - see if they're a Delta Dental in-network provider
- **Go to the orthodontist's office**
 - if you have it, bring your Delta Dental ID card with you*
- **If the orthodontist thinks your child needs braces, they have to show us that it's medically necessary**
- **If we approve orthodontia treatment, your orthodontist can start treatment**

*You're not required to bring your ID card when you visit your dentist, it just makes filing your paperwork easier.



Collaborating with our partners



How can you help?

- > Encourage your clients to:
 - > Create a MySmile account after they sign-up for a Washington Kids or Essentials Plus plan
 - > Read their benefit booklet
 - > Get preventive care

Outcomes

- >Improving (oral) health literacy
- >Patients are getting it the first time – meaning fewer follow up messages, less explaining and reduced mistakes
- >Patients are making better oral health care decisions for themselves and their families

Questions?

Thank you