Print

Human Resources: Delta Dental Plan

Delta Dental PPO, Plus Premier is the largest dental benefits administrator in Massachusetts. Currently more than 5,000 dentists participate. For a current directory of participating dentists, or for FAQs or tips on keeping healthy teeth, visit the Delta Dental website at http://www.deltamass.com

Related Files

» Dental Coverage Summary
Dental Coverage Summary (pdf format)

Related Links

» Delta Dental Website

There are many advantages to using a Delta Dental participating dentist:

- Your participating dentist will process all claims for you.
- Your participating dentist has agreed to a maximum benefit allowance for every procedure. For example, if your dentist would normally have billed $65 for a cleaning, and Delta Dental pays only $50, your dentist would accept the $50 as payment in full, and would not balance bill you for any additional amount.

You will have to pay a coinsurance amount for procedures covered at less than 100% under Delta Dental. If a procedure is covered at 80%, for example, once you pay your deductible, your dentist will bill you for your coinsurance — 20% of Delta Dental's allowance for that procedure.

If your dentist is in Massachusetts and is a non-participating dentist, he or she can balance bill you the difference between Delta Dental's payment and his or her charge for the service provided, since he or she has not agreed to any reduced fees

If your dentist is outside of Massachusetts, you will be subject to balance billing. Delta Dental will base its reimbursement to dentists on the usual and customary charges for their services.

Your dental benefits include four types of services — diagnostic and preventive, basic restorative, major restorative and child orthodontia. To encourage routine, preventive care, the Delta Dental Plan covers preventive services at 100%. For more information on the coverage level for each type of service, please refer to your Delta Dental Subscriber summary of benefits.

Last updated: October 11, 2011

Copyright ©2007 Woods Hole Oceanographic Institution, All Rights Reserved.
Mail: Woods Hole Oceanographic Institution, 266 Woods Hole Road, Woods Hole, MA 02543, USA.
E-Contact: info@whoi.edu; press relations: media@whoi.edu, tel. (508) 457-2000
Problems or questions about the site, please contact webdev@whoi.edu