



Frequently Asked Questions

Q: Why are we switching to Delta Dental of Ohio?

A: As Paycor moves ahead as a “virtual first environment” it is important we continue to provide great insurance to our Associates living and working across the nation. Delta Dental offers over 368,000 office locations in all 50 states ensuring that our Associates have access to in-network providers. In addition to the robust network offered by Delta Dental, we confirmed our Associates will move from having 47% of their providers in network to 86% in network coverage through the combined Delta Dental PPO and Premier Networks. Additionally, moving to Delta Dental allowed Paycor an opportunity to increase orthodontia coverage from \$1,000 to \$1,500 with no rate increase for our Associates.

Q: When is the change to Delta Dental effective?

A: Our partnership with Delta Dental begins on January 1, 2022.

Q: What if I'm in the middle of a current dental service?

A: We encourage members to complete multiple-step procedures in progress (like crowns, bridges, or dentures) prior to the new effective date with Delta Dental. However, Delta Dental *will* cover services that are completed after your effective date where applicable. If orthodontic treatment is currently in progress for a member or one of their dependents, please have the dentist submit a new treatment plan to Delta Dental. The remaining liability of the claim will be recalculated based on the number of months left in the treatment plan.

Q: Will I get a new member ID card?

A: Yes. Delta Dental will issue two hard-copy Member ID cards to members in the mail. In addition, you may access an online ID card by visiting Member Portal. [Click here](#) for more details.

Q: Where can I find my new member number?

A: In January, you can locate your member number, access your coverage, claims information, estimate costs, and view your mobile member card on the Delta Dental Mobile App. [Click here](#) for step-by-step instructions on how download and login to the mobile app.

Q: What are the new benefits provided by Delta Dental?

A: You have great Delta Dental benefits, to help you better understand your benefits and how to use them, [click here](#)! In addition, the Summary of Dental Plan Benefits should be read along with your [Certificate](#). Your Certificate provides additional information about your Delta Dental plan, including information about plan exclusions and limitations. For a list of covered services and percentage for each service, view the [Summary of Dental Plan Benefits](#).

Q: What is the difference between Delta Dental’s PPO and Premier Network?

A: Members with a Delta Dental PPO™ (Point-of-Service) plan may see any dentist they like. However, there are advantages to choosing a dentist who participates in either the PPO or Delta Dental Premier® network.

Both options come with in-network benefits but choosing a dentist in the Delta Dental PPO network may save you more money and provide higher levels of coverage since our PPO dentists have agreed to accept lower fees as full payment for covered services. You can still save money by seeing a dentist in the Delta Dental Premier network, but it may not be as much.

The PPO Network provides \$1,500 per person total each calendar year on diagnostic and preventive, basic and major services. The Premier Network and Out of Network/Nonparticipating provides \$1,000 per person total each calendar year on diagnostic and preventive, basic and major services. All networks provide \$1,500 per person total per lifetime on orthodontics.

For more about this topic, check out the [Stay-In-Network-and-Save-POS](#) flyer.

Q: My current dentist is not a participating Delta Dental provider and I’d rather not change providers. Will Delta Dental pay anything on my claim?

A: Delta Dental has a continuously growing list of participating providers and when you stay in-network, it may help reduce your out-of-pocket expenses. However, if you choose to see a nonparticipating dentist, you will still be eligible for partial reimbursement, but you are responsible for paying your coinsurance plus any additional costs up to the dentist’s charge.

Q: How do I find a Delta Dental Participating Dentist?

A: Your Delta Dental plan allows you to visit any dentist you like. However, there are advantages to choosing a dentist who belongs to one of Delta Dental’s two dentist networks—Delta Dental PPO™ and Delta Dental Premier®. You’ll likely save the most money and receive the highest levels of coverage when you visit a Delta Dental PPO dentist. If you visit a dentist who does not participate in Delta Dental PPO network, you can still save money if that dentist participates in Delta Dental Premier network. To find a participating dentist in your area, follow the simple steps in the document [click here](#).

Q: Who do I contact if I have additional questions?

A: You can contact Delta Dental’s member service team at 800-524-0149 on Monday through Friday from 8:30 a.m. to 8:00 p.m. EST. Stay informed about your dental benefits with Member Portal. [Click here](#) for more information.