



your health

understanding open access chevron dental HMO plan

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If you're enrolled in the Chevron Dental HMO Plan with DeltaCare USA and you reside in one of the states listed below, you're in what is referred to as an **open access state**. When you're in an open access state, there are a few procedural differences regarding your benefit that you should know about.

deltacare USA open access states

| | | |
|------------------|---------------------|-------------------|
| Alaska (AK) | Mississippi (MS) | Oklahoma (OK) |
| Connecticut (CT) | Montana (MT) | South Dakota (SD) |
| Louisiana (LA) | North Carolina (NC) | Vermont (VT) |
| Maine (ME) | North Dakota (ND) | Wyoming (WY) |
| | New Hampshire (NH) | |

primary care dentist

For most Dental HMO participants, you must visit your selected DeltaCare USA primary care dentist to receive benefits under your Dental HMO Plan, and most services not performed by your primary care dentist must be authorized by DeltaCare. However, if you reside in an **open access state**, you do not need to select a primary care dentist. In addition, if you reside in an open access state and you need treatment from a specialist, a referral is not required. Your general dentist can coordinate your specialty care treatment.

open access to out-of-network dentists

Typically, with an HMO you must visit a provider in the HMO's network, otherwise your services aren't covered (except for certain emergency situations). This is true for most Dental HMO participants; you have to visit a DeltaCare USA network dentist to receive benefits under the plan. However, if you reside in an **open access state***, Delta has provided you with a special exception to the HMO network rules to ensure you have access to more dentists in your area.

- **There are network dentists available in your area.** When you visit a DeltaCare USA network dentist, you only pay your member copayment based on the copayment schedule under your Chevron Dental HMO Plan, and there are no claims to complete. This is typically how you are accustomed to using an HMO plan. This should always be your first choice when using your plan as it will save you the most money out-of-pocket.
- **You can also choose to visit a licensed, out-of-network dentist*.** If you live in an open access state, you have the choice to visit a licensed dentist that's *not* a DeltaCare USA network dentist. This is called an *out-of-network* dentist. If you use an out-of-network dentist, your plan will cover the covered services listed on your schedule of benefits, but it will cost you more money out-of-pocket. You will be responsible for the copayment, and *also* for applicable

charges above your fixed copayment. You may also have to complete a claim form. **This is an unusual exception to how HMO plans typically function, and it's *only* available when you live in an open access state.** Refer to the plan booklet DeltaCare mailed to you for details about out-of-network benefits.

*This exception is not available to Wyoming (WY) residents. In WY, you do not need to select a primary care dentist, but you *must* visit a DeltaCare USA network dentist to receive benefits. Out-of-network services are not covered.



find a network provider

You can find a **DeltaCare USA network** dentist from the Delta website. If you're in an open access state, you should still search the **DeltaCare USA**** network from the provider search tool. [Get instructions and links to research network providers here.](#)

** For your information only, if you are an open access Dental HMO participant, the *DeltaCare USA* network uses the same providers as the *Delta Dental PPO* network. *Delta Dental Premier* is considered out-of-network for all Dental HMO participants and will be subject to the out-of-network schedule of benefits.



phone number

DeltaCare USA
1-800-422-4234



key documents

[2017 Dental HMO Highlights and Benefit Schedule](#)
[2017 Dental HMO Information](#)
[2017 Dental HMO Continuous Orthodontic Care Form](#)