

New SCCSIG Indemnity Dental Plan FAQs

1. What is an Indemnity Dental Plan?

An Indemnity Dental Plan permits you to choose any licensed dentist, and benefits are based on the Usual, Customary, and Reasonable (UCR) rates for dentists in the area. The eligible UCR rates are set at the 90th percentile of all dentists in the area.

2. Why would I want to enroll in the Indemnity Plan?

If your dentist is no longer in the Delta Dental of Ca PPO network, you are likely having to pay higher out-of-pocket expenses if you continue to see your personal dentist. The new Indemnity Plan will help minimize your out-of-pocket expenses.

3. I'm a new or recent employee, is there another reason for me to enroll in the Indemnity Plan?

Yes. The current Delta Dental of CA plans are "Incentive" coinsurance plans. This means 1st year participants start off with 70% coinsurance which may increase to 80%, 90% or 100% in subsequent years on the plan. The new Indemnity Plan begins with 100% or 90% coinsurance for many services thus providing you immediate coverage improvements in most cases.

4. What does the Benefit Schedule look like under the Indemnity Plan?

DENTAL SERVICES	New Indemnity Plan
Providers	Any Licensed Dentist
Deductible	\$0.00
Calendar Year Maximum	\$2,500
Occlusion Guard*	\$500 Lifetime
Orthodontic Maximum*	\$2,000 Lifetime
Benefit Levels	Plan Copayments
Diagnostic and Preventive Services	100% (applies to CY Max) (Includes 2 Cleanings)
Basic Services	100%
Crowns, Inlays, Onlays, and Cast Restorations	90%
Prosthodontic Services	50% (Implants not covered)
Occlusal Guards	50%
Dental Accident Services (per calendar year)	100% up to \$1,000 per person
Orthodontic Services for adults & children	100%

* Coordinated with any previous payments from Delta Dental

5. Does Delta Dental of CA administer the Indemnity Plan?

No. HealthComp a Third Party Administrator administers the Indemnity Plan. Effective 1.1.24 there will be a 800 number and member website where you can register to see your benefit history and access Customer Service.

6. How do I enroll in the Indemnity Plan?

You can enroll during your school district's regular Open Enrollment period or during a Special Open Enrollment period depending on which approach works best for the district.

7. How do I submit claims to HealthComp?

You need to check with your dentist's office. Typically dental offices submit claims to the TPA on your behalf, especially if you are a patient in good standing. Similarly dentists do not require payment for services until claims have been processed through the TPA.

8. How do I know where to send claims?

Information will be provided by HealthComp and you should provide this information to your personal dentist in order for them to submit claims.

9. How does the Lifetime maximum work for Occlusion Guards and Orthodontia treatment?

The Indemnity Plan 'picks up from where you left off' with Delta Dental of CA. If you already used your Lifetime maximum under Delta Dental, then there would be no further benefit under the Indemnity plan. If you used some of your Lifetime maximum under Delta Dental, it will reduce the Lifetime maximum under the Indemnity Plan accordingly.

10. What if I have children living out of state or I'm traveling?

The Indemnity Plan is designed to work with any licensed dentist throughout the United States. So whether you have children attending school in other states or you are traveling, you can use any licensed dentist.

11. What if I'm out of the country and need dental care?

Seek the care you need at time of service. Be sure to get a detailed summary of the services, dates, and charges. You will need to submit the information to the TPA to get reimbursement.