Are you or your family members covered under two dental plans?

Dual coverage doesn’t mean your benefits are doubled, but it can mean added savings on dental costs.

MAKE THE MOST OF YOUR BENEFITS

As soon as you’re covered under two dental carriers, let your dental office know. Delta Dental will coordinate with your other carrier to share the cost of your treatment.

BASIC CONCEPTS

› When you’re covered under two plans, one plan is considered your primary carrier. This carrier will pay a larger portion of your benefits, leaving a smaller amount to your secondary carrier. You can find out how to identify your primary carrier on the back of this flyer.

› Check the plan booklet for your secondary carrier to see if you have a non-duplication of benefits clause. If you do, your benefit will be slightly less than standard dual coverage.

› Review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.
HOW DOES DUAL COVERAGE HELP ME SAVE?

How much you save depends on whether your secondary carrier has a non-duplication of benefits clause.¹

**EXAMPLE:** Both your primary and secondary carrier cover your procedure at 80%.

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>Primary Carrier Pays</th>
<th>Secondary Carrier Pays</th>
<th>Your Coverage Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>No dual coverage</td>
<td>80%</td>
<td>N/A</td>
<td>80%</td>
</tr>
<tr>
<td>Standard dual coverage</td>
<td>80%</td>
<td>80%</td>
<td>100%</td>
</tr>
<tr>
<td>Dual coverage with non-duplication of benefits</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
</tbody>
</table>

You are responsible for any applicable deductibles, coinsurance, amounts over plan maximums and charges for non-covered services.

WHICH IS MY PRIMARY CARRIER?

You are... 

- a dependent child
- an adult

No

Are you covered through your spouse or domestic partner?

- Yes
  - Your primary carrier is... the one provided by your employer.
- No
  - Coverage is through both your current employer and...
    - another current employer (you have two jobs)
    - your former employer (laid off or retired)
  - Your primary carrier is... the one that has covered you longer.

Are your parents married and living together?

- Yes
  - Your primary carrier is... through the parent whose birthday (month and day) falls earlier in the year. If both parents have the same birthday, your primary carrier is the one you've been covered under longer.
- No
  - Do they have joint custody?
    - Yes
      - Your primary carrier is... the one provided by your parent with legal custody. Coverage is usually determined in the following order: Custodial parent > custodial stepparent > non-custodial parent > non-custodial stepparent
    - No
      - Your primary carrier is... the one provided by your current employer.

¹ If your primary or secondary carrier is an HMO-type plan, please contact Customer Service for details.
² If a court decree establishes a different order of benefits for a dependent child’s coverage, that decision applies instead.