

Member Connection

Connecting with Delta Dental of Illinois is easy!

Get real-time benefit and claim information 24 hours a day, seven days a week through the Member Connection at soi.deltadentalil.com or through our automated phone system at 800-323-1743 (press 5).

With the Member Connection, you can find everything you need to know about your and your covered dependents' benefits, including:

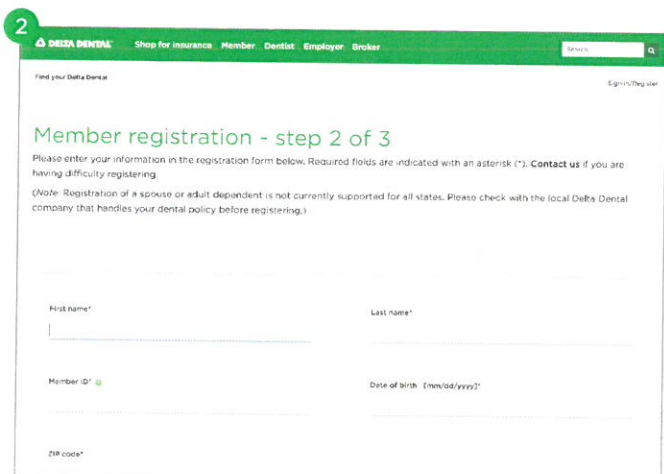
- Claim status
- Eligibility information
- Maximum and deductibles used to date
- Benefit levels
- Frequency and age limits
- Waiting periods
- Preventive history
- Explanation of Benefits (EOBs)

How to Register:

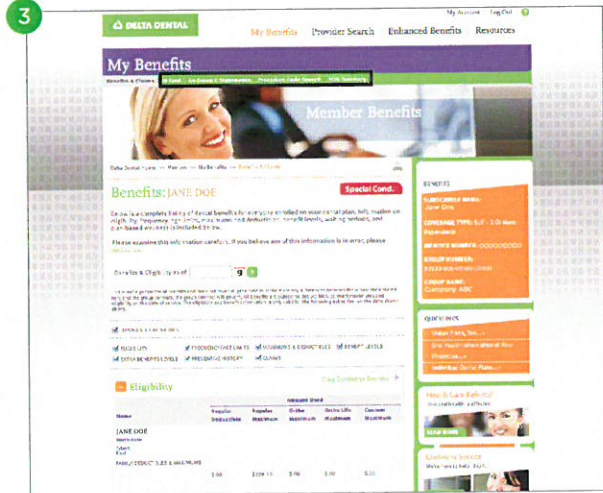
1 Go to soi.deltadentalil.com, and select "Member Connection" in the Quick Links column on the right side of the page. On the next page, click "Don't have an account? Create an account." Select "I am a member or adult dependent and have coverage with Delta Dental" on the next screen.



2 Enter the primary member's first and last name (the name must appear exactly as what your employer entered during enrollment; for example, "Bob" may be "Robert"). Please note there is a 10-character limit for first name and a 15-character limit for last name. For example, if your first name is Christopher, you are limited to Christophe for first name. You will also need to enter the primary member's assigned member ID (if your member ID is less than 9 digits, you need to enter zero's in front of the number; for example, 001234567) or Social Security number and date of birth (enter two-digit month, two-digit day and four-digit year with dividers; for example, 03/15/1984).



- Once registered, you can easily access your and your covered dependents' benefits and claims information, print a temporary ID card, sign up to receive electronic EOBs (Go Green E-Statements), conduct a procedure code search and access EOB history.

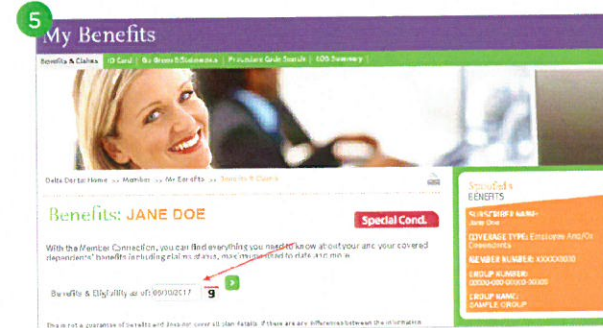


- You can view your EOBs in the "Claims" section on the "Benefits & Claims" page. To access any pending claims, select the FSA view EOB.

| Detail | From Date | To Date | Amount Charged | Delta Dental Pmt | Patient Pays | Orthodontic Schedule | Status |
|--------------------------|------------|------------|----------------|------------------|--------------|----------------------|------------------|
| View | | | \$1,390.00 | \$551.00 | \$175.00 | N | Predetermination |
| FSA View | 03/23/2017 | 03/23/2017 | \$145.00 | \$0.00 | \$0.00 | N | Pending |
| View | 12/08/2016 | 12/08/2016 | \$1,200.00 | \$0.00 | \$0.00 | N | Pending |
| FSA View | 11/28/2016 | 11/28/2016 | \$120.00 | \$0.00 | \$0.00 | N | Pending |
| View | 08/03/2016 | 08/03/2016 | \$213.00 | \$0.00 | \$0.00 | N | Pending |
| FSA View | 05/09/2016 | 05/09/2016 | \$295.00 | \$0.00 | \$0.00 | N | Pending |
| View | 03/03/2016 | 03/03/2016 | \$260.00 | \$0.00 | \$125.00 | N | Paid |
| FSA View | 01/21/2016 | 01/21/2016 | \$180.00 | \$75.00 | \$0.00 | N | Paid |
| View | 01/07/2016 | 01/07/2016 | \$3,275.00 | \$2,000.00 | \$1,275.00 | N | Predetermination |
| FSA View | 01/07/2016 | 01/07/2016 | \$130.00 | \$0.00 | \$50.00 | N | Pending |

| Detail | From Date | To Date | Amount Charged | Delta Dental Pmt | Patient Pays | Orthodontic Schedule | Status |
|--------------------------|------------|------------|----------------|------------------|--------------|----------------------|---------|
| View | 07/14/2016 | 07/14/2016 | \$210.00 | \$0.00 | \$0.00 | N | Pending |
| FSA View | | | | | | | |

- To view paid claims, or to view pending claims* in a previous benefit year, you will need to change the "Benefits and Eligibility as of" date to reflect 15 months from the date of service you would like to access. It is recommended to use the last day of the benefit period for that year.



*Pending claims information is available via the FSA view for the entire time that the claim is in pending status.

Automated Phone System. Faster service for you.

You can also call 800-323-1743 (press 5) to access our automated phone system 24 hours a day, seven days a week.

Use Our Online Chat Feature

You can chat with one of our customer service representatives during regular business hours via our chat feature. Visit soi.deltadentalil.com and click on the blue chat icon on the lower right of the screen.



With so many dentists to choose from, it's normal (and smart!) to have questions about picking one that best fits your needs. Does he or she have a good reputation? Are the prices fair? Is it a hassle to deal with claims? Dentists who agree to participate in the Delta Dental PPOSM network have the advantage when it comes to all of those questions, and more! Here's why.



A PPO dentist helps you save.

When dentists agree to become part of Delta Dental's PPO network, they agree to accept established fees for services. **These fees are less than what the dentist would normally charge, so you know you'll be saving money before you even sit down in the dentist's chair.** Network dentists have also agreed not to "balance bill" you for the difference between the agreed-upon fee and their usual fee.



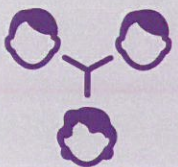
PPO dentists are credentialed.

In addition to securing lower fees at network dentist offices, Delta Dental strives to ensure quality care and service for our members. That's why **each dentist in our network goes through a stringent credentialing process** to make sure he or she meets or exceeds our high standards.



The dentist deals with claim payments.

When you use a PPO network dentist, **claim payments are sent directly to that dentist.** If you visit a dentist who isn't in Delta Dental's network, claim payments may be sent directly to you - meaning that out-of-network dentists may require you to pay the full cost of your care right at the office.



Our PPO network is one of the largest in the nation.

With more than 108,000 dentists participating in nearly 262,000 locations nationwide, the **Delta Dental PPO network is one of largest in the U.S.¹** This not only gives you a good selection of qualified dentists to choose from; there's a good chance your current dentist already participates in Delta Dental's PPO network.



Most dentists accept Delta Dental, so be sure to mention the Delta Dental PPO network by name or show your ID card to find out if your dentist participates. **You can also visit deltadentalil.com/smartmouth to search for participating dentists or learn more about the Delta Dental PPO network.**

Note: Delta Dental PPO savings apply to members covered by a PPO plan. Check your benefits certificate or talk with your benefits administrator to see if your plan is part of the Delta Dental PPO network.

Going PPO Saves You Money

When it comes to pearly whites, everyone wants to save a little green. With the Delta Dental PPOSM network, you'll get the coverage you need at a lower out-of-pocket cost. Here's why.

When dentists join Delta Dental's PPO network, they agree to accept Delta Dental's established PPO fees for services as payment in full. On average, **patients save 30 percent** on the fee a Delta Dental PPO dentist would typically submit for a claim. Delta Dental PPO network dentists have also agreed **not to "balance bill" patients**. That means they can't bill you for the difference between what they usually charge and the Delta Dental established PPO fee. Delta Dental Premier[®] is a safety net for our Delta Dental PPO network. You will pay more out-of-pocket with a Delta Dental Premier dentist compared to a Delta Dental PPO dentist. However, you may save more money with a Delta Dental Premier dentist compared to a non-network dentist. Delta Dental Premier dentists agree to our maximum plan allowances as payment in full, which may be lower than what a dentist would typically charge.

Example Savings for a Common Procedure

| | Estimated Charge | Maximum Allowed Fees | Percentage Paid by Delta Dental | Amount Delta Dental Pays | Amount Dentist can Balance Bill | Total Amount You Pay | Your Total Cost Savings |
|------------------------|------------------|----------------------|---------------------------------|--------------------------|---------------------------------|----------------------|-------------------------|
| PPO Network | \$1,200 | \$750 | 50% | \$375 | \$0 | \$375 | \$450 |
| Premier Network | \$1,200 | \$975 | 50% | \$487.50 | \$0 | \$487.50 | \$225 |
| Out-of-Network | \$1,200 | \$975* | 50% | \$487.50 | \$225 | \$712.50** | \$0 |

| Delta Dental PPO network | Delta Dental Premier [®] network | Out-of-network |
|---|--|--|
| Delta Dental PPO network dentists have agreed to accept \$750 as payment in full for the \$1,200 service, a savings of \$450 compared to using a non-network dentist. In this example, the Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$375 and you'll pay \$375. | Delta Dental Premier network dentists have agreed to accept \$975 as payment in full – a savings of \$225 compared to using a non-network dentist. In this example, your Delta Dental plan covers 50 percent of the cost. Assuming you've already met your deductible for the year, Delta Dental will pay \$487.50 and you'll pay \$487.50. That's an extra \$112.50 tacked on to your share of the bill when compared to what you would have paid with a PPO dentist. | Out-of-network dentists have not agreed to accept a lower fee as payment in full and can bill the full \$1,200. In this example, non-network dentists are paid off the Delta Dental Premier maximum plan allowance, so the maximum allowed fee is limited to \$975*. The dentist can bill you the difference between the maximum allowed fee and what they typically charge.** The Delta Dental plan would cover 50 percent of the \$975, paying \$487.50. You would be left with the other half of \$487.50 plus the \$225 difference between the dentist's usual fee and Delta Dental's maximum allowed fees. You would pay a total of \$712.50. |

As you can see, it pays to use a Delta Dental PPO dentist. Visit deltadentalil.com/smartmouth today to find participating dentists in your area.

This information is for illustrative purposes only and assumes the deductible has been met and the annual maximum has not been reached. There are some limitations on the expenses for which your dental plan pays. If you have specific questions regarding benefit coverage, limitations, exclusions or non-covered services, please refer to your certificate of coverage/dental benefit booklet or contact Delta Dental of Illinois. For specific fees and costs for a certain procedure, you can request a pre-estimate from your dentist.



Introducing Smile Perks

Exclusive program for
Delta Dental of Illinois members

At Delta Dental of Illinois, we're committed to your overall health and well-being. That's why we're offering this exclusive free program to help you save money on everyday expenses just by being a Delta Dental member.

Whether you're planning a major purchase like a car or trip abroad, or just want to save on the day-to-day essentials, Smile Perks has you covered.

Member Discount Program powered by LifeMart.



With our LifeMart member discount program, Delta Dental of Illinois members can save on everything from flights, gifts and groceries to electronics, entertainment and much more. You can shop as much as you like - there's no limit and offers are updated regularly.

Scan this code to access discounts from LifeMart.

You can also access a [web link](#) through the member portal at deltadentalil.com.

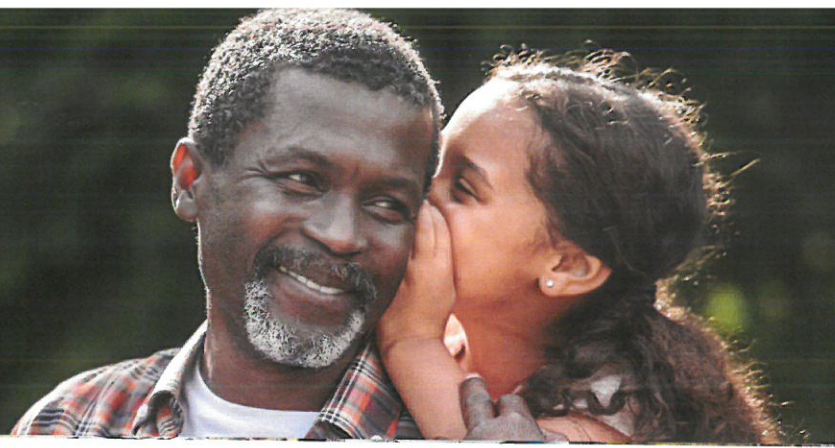
With our Philips Sonicare member discount program, Delta Dental of Illinois members can save on Sonicare products - including electric toothbrushes, power flossers, brush heads and more. Philips also offers discounts on other lifestyle essentials such as Avent mother and baby products and Norelco shaving and grooming products.



You can access these savings at philips.com/deltadentalil using your discount code. At the top of the website, you can access the code and also select a link to visit the Avent and Norelco stores. The discount code is also available through the member portal at deltadentalil.com.



Frequently Asked Questions



What causes hearing loss?

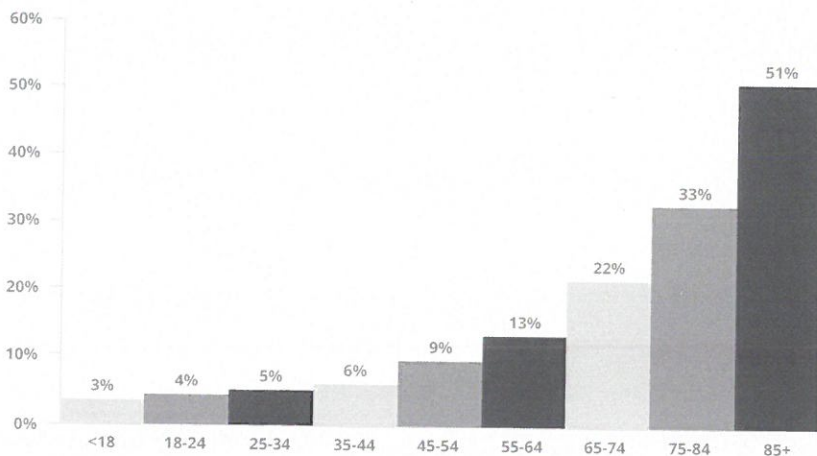
- Excessive **noise exposure** is the leading cause of adult hearing loss in the United States.
- **Ototoxic drugs** can cause hearing loss, tinnitus or balance disorders. There are more than 200 prescription and over-the-counter ototoxic medications including: NSAIDs, antibiotics, diuretics, and some cardiac medicine.
- **Aging** also impacts hearing loss. Over time, the tiny hair-like cells in the inner ear become damaged and will not regrow, affecting a person's ability to hear.
- **Illnesses and diseases** can be associated with hearing loss including Meningitis, Heart Disease, Diabetes, Ménière's disease, and Alzheimer's.
- **Other factors**, such as obesity, birth defects, head injuries, family history and smoking can also lead to a higher risk of hearing loss.

How can I prevent hearing loss?

- **Wear hearing protection** and limit the time you're exposed to noise.
- **Turn down the volume**—keep music and TV volume at 50% or less.
- **Maintain** a healthy lifestyle to avoid conditions that contribute to hearing loss, such as high blood pressure and diabetes.
- **Avoid ototoxic medications**—talk to your healthcare professional when drugs are prescribed.

How common is hearing loss?

Hearing loss affects people of all ages. The graphic below shows percentages of hearing loss by age.¹



When should I get my hearing checked?

Hearing loss can come on so gradually that you may not even notice it's happening. In general, you should have your hearing screened every three to five years, and tested annually if you are over the age of 50 or experiencing any of the following:

- **Consistent exposure** to loud noises.
- **Difficulty understanding** in noisy environments or in groups.
- **Hearing mumbling** or feeling as though people are not speaking clearly.
- **ringing** in your ears.

Do I really need hearing aids?



Even mild hearing loss can negatively affect key areas of your life, including mental health, physical health and income. Additionally, untreated hearing loss is usually more noticeable to other people than the actual hearing aids.

www.amplifonusa.com/deltadentalLL

 DELTA DENTAL

 **amplifon** Hearing Health Care.

Do hearing aids really work?

Yes! In fact, about 28.8 million adults could benefit from using hearing aids.² Today's hearing aids come in a variety of styles and many feature advanced technology like bluetooth capabilities, automatic volume control and the ability to help reduce background noise to make sounds more clear.

Types of hearing aids



How can I pay for hearing aids?

Hearing aids are an investment, but don't let the price tag scare you away from getting the treatment you deserve. A few ways to find cost savings include:



The Amplifon Program

With Amplifon, you have access to substantial savings on hearing devices and services.



Financing

Amplifon offers interest free financing to those who qualify.



HSA, HRA, FSA

You can use your pre-tax dollars from your health savings accounts to help pay for hearing aids.

Which brands are available?

There are many brands of hearing aids and each one features different levels of technology for varying types of hearing loss. A hearing care professional can help you determine which option is right for you.

We offer savings on the leading brands like these:



The Amplifon Hearing Health Care Package



Custom hearing solutions—we find the solution that best fits your lifestyle and your budget from one of the top brands.



Risk-free trial—find your right fit by trying your hearing aids for 60 days. 100% money-back guarantee if not completely satisfied, no return or restocking fees.



Continuous Care*—follow-up care to ensure a smooth transition to your new hearing aids, battery support with a supply of batteries or charging station to keep you powered, and a three year warranty for loss, repairs, or damage.

To learn more, call 888-823-2130 or visit:
www.amplifonusa.com/deltadentall

²www.ncbi.nlm.nih.gov/pmc/articles/PMC7010486/; accessed 8/24/21

NIDCD Epidemiology and Statistics Program, based on December 2015 Census Bureau estimates of the noninstitutionalized U.S. population, personal communication; May 2016
Hearing aids cannot restore natural hearing. Your experience will depend on the severity of your hearing loss, accuracy of evaluation, proper fit and ability to adapt to amplification.

***Follow-up care** - for one year following purchase. **Batteries** - two year supply of batteries (80 cells/ear/year) or one standard charger at no additional cost. **Warranty** - Exclusions and limitations may apply. Contact Amplifon 888-823-2130 for details.

Amplifon Hearing Health Care is solely responsible for the administration of hearing health care services, and its own financial and contractual obligations. Delta Dental Of Illinois and Amplifon are independent, unaffiliated companies. The Amplifon Hearing Health Care discount program is not approved for use with any 3rd party payor program, including government and private third-party payor programs. Hearing services are administered by Amplifon Hearing Health Care, Corp.