



Out-of-network care claims guide

Delta Dental makes it easy for you to file a claim if the dentist you trust is out-of-network.

Assignment of benefits

When visiting an out-of-network (OON) provider, they may ask you to sign an assignment of benefits, meaning the office will file the claim on your behalf and Delta Dental of South Dakota (DDSD) will reimburse them. If you do not sign an assignment of benefits, the office may require you to file your claim to DDSD for reimbursement directly to you.

Balance billing

DDSD network providers agree to our fees, that means no unexpected bills for members. When visiting an OON provider, members are responsible for the difference in DDSD's reimbursement and what the dentist charges.

Plan benefits

All aspects of your plan benefits still apply, even when visiting an OON provider. This includes deductibles, frequencies, annual maximum benefit, and coinsurance.

How to request reimbursement

If you visit an OON dentist, receive OON services while traveling or for an emergency situation, you can request reimbursement for care.¹

1. Ask the dental office for a detailed receipt or billing statement, including:
 - ✓ Services provided and teeth treated
 - ✓ Supporting documentation such as clinical notes, radiographs, etc.
 - ✓ Name and address of dentist
 - ✓ Date of service
2. Login to your Delta Dental Member portal located on our website to download the claim form located under member tools.
3. Provide a detailed receipt or document given to you by the provider that includes:
 - ✓ Dentist's name, address and phone number
 - ✓ Date each service was performed
 - ✓ Description, procedure code and fee of each service performed
 - ✓ List of affected teeth
 - ✓ Total cost of services performed
 - ✓ State license number
 - ✓ Specialty code
 - ✓ Dentist's National Provider Identifier (NPI) and Tax Identification Number (TIN)

If any of the information above is missing from the document you receive from the dentist, make a note on your claim.

4. Print and mail to the address on the form: PO Box 1157, Pierre, SD 57501

**To find a network dentist, review your benefits and more,
visit deltadentalsd.com or contact us at 1-877-841-1478**



¹ Reimbursement may not cover the entire treatment cost. See your Dental Benefits Handbook for more details.