

FREQUENTLY ASKED QUESTIONS

What information will I receive when I join a Dental Choice PPO dental plan?

Along with your medical plan membership card information from Kaiser Permanente, subscribers will receive a *Certificate of Coverage* which explains the program in detail.

A complete dentist directory, frequently asked questions, and PPO coverage schedule are available on the Dominion National (Dominion) website for Kaiser Permanente members at dominionnational.com/kaiserdentists.

Do I have to select a participating dentist before using the PPO plan?

PPO subscribers do not need to choose a participating office and may receive dental care from any licensed general dentist or specialist. However, using a PPO network dentist may significantly reduce your out-of-pocket costs. **When using a PPO dentist, please be sure to mention that Dominion National is your dental plan administrator, and that all claims are to be submitted to Dominion.**

Where do I submit claims?

Claims should be mailed to:

Dominion National
P.O. Box 1126
Elk Grove Village, IL 60009

Do dentists need to verify my eligibility before treating me?

PPO members may use any licensed dentist, and eligibility verification is not required.

Do you cover pre-existing conditions? What about exclusions and limitations?

The PPO programs have certain restrictions that are described in the enrollment materials and the plan documents you will receive after enrollment. Please review these documents carefully. If you have any questions about

your policy, please contact Dominion toll-free at **855-733-7524**. Dominion's Member Services representatives are available Monday through Friday from 7:30 a.m. to 6 p.m.

What is your dependent age policy?

Please refer to the Department of Human Resource Management (DHRM) website for eligibility.

When can I add a dependent?

Rules for adding a dependent may vary. Generally, dependents may be added during an open enrollment period or within 30 days of a life status change (i.e., marriage, divorce, birth, or adoption). Please refer to the DHRM website for eligibility.

How do I arrange for specialty care?

PPO plan members requiring specialty care may simply make an appointment with a participating specialist. No referrals are required.

How will the new plan work if I began treatment under a different plan?

If treatment began prior to the member becoming eligible under the Choice PPO plan, any payments made by a previous dental carrier will be applied to the member's annual maximum or orthodontic lifetime maximum. For example, if a child began orthodontic treatment under another dental plan, Dominion will consider the previous plan's payment when calculating any payment owed. If the previous carrier paid \$750, Dominion would pay the remaining \$250, up to the \$1,000 lifetime orthodontic maximum; if the previous carrier paid \$1,000 or more, no payment would be considered.

The Dental Choice PPO is underwritten by Dominion Dental Services, Inc. (referred to here as "Dominion"). Certain administrative services are provided by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., under contract with Dominion.