DELTA DENTAL®

What to expect when visiting an out-of-network provider

Your experience may be different when visiting an out-of-network provider. Here are a few tips to help make your experience as smooth as possible.

Before visiting the dentist

Your out-of-pocket expenses may be higher when visiting an out-of-network provider. Before making an appointment, check to see if an in-network provider is available in your area. Visit DeltaDentalMO.com and click on “Find a Provider”.



At the dentist’s office

Out-of-network providers vary in the way they charge for services. Some out-of-network providers may charge you upfront for all services while others may only charge for deductible, coinsurance and non-covered services. Talk with your provider beforehand to understand what your costs may be.

Before receiving major services

It may be beneficial to request that your provider submit a predetermination to Delta Dental of Missouri. With predetermination estimates, or pre-treatment estimates, Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay and the difference you will be responsible for. Your dentist submits the proposed dental treatment to Delta Dental in advance of providing the care. When your predetermination estimate is ready, Delta Dental provides it to your dentist to review with you.

After your dentist appointment

Delta Dental of Missouri reimburses the member directly when services are rendered from an out-of-network provider. To be reimbursed, either you or your dentist will need to submit a claim form to Delta Dental of Missouri. Some out-of-network providers have claim forms in their offices and will submit the claim for you. If your dentist does not submit insurance claims, you can download a claim form by logging in to the member portal at DeltaDentalMO.com/Members/Login. Paper claims can be mailed to P.O. Box 8690, St. Louis, MO 63126-0690.

We are here to help

Call or email customer service

We are here to help every Monday through Friday from 7 am to 5 pm CT.

800-335-8266

Service@DeltaDentalMO.com