



IS EMERGENCY TREATMENT FOR EMPLOYEES COVERED?

Delta Dental of Arizona White Paper



No matter how careful your employees are, dental emergencies can strike at anytime. Get them back to work faster by knowing how your company's dental plan covers emergency care.

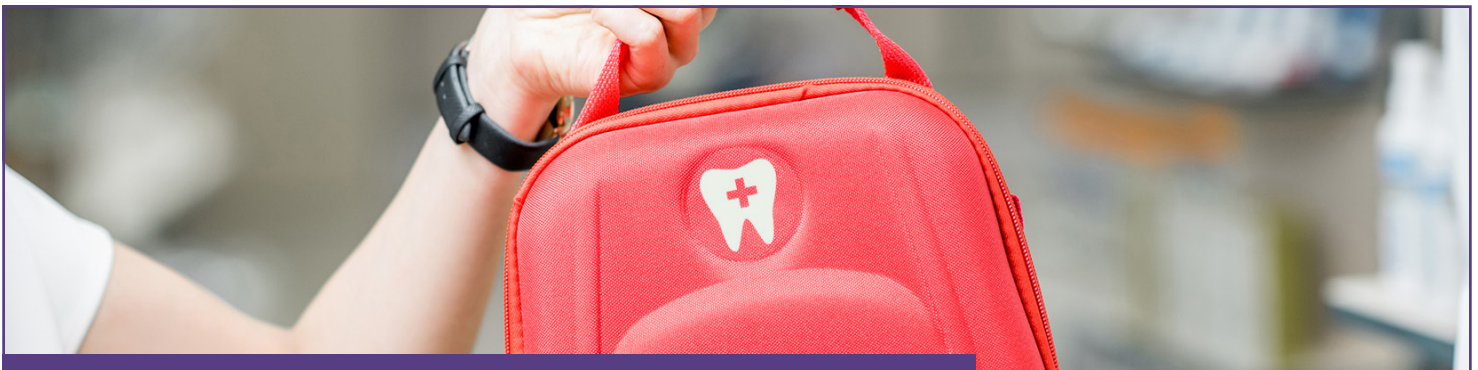
Most dental benefits cover emergency care provided by dentists or emergency dental clinics. Deductibles, annual maximums and co-pays should remain the same as standard dental care. Employees can often access care from their dentist even when emergencies occur outside typical office hours. Many dentists provide after-hours numbers, so encourage employees to make a plan at their next appointment for emergency care and to ask their dentist what number to call. Emergency care provided by out-of-network dentists may not be covered depending on the plan, such as DHMO, which is another good reason to remind your employees to check their coverage.

Coverage during travel largely depends on location. Because Delta Dental's network is nationwide, your employees will likely be able to find in-network dentists while traveling inside the U.S. If an emergency does occur during a trip, they can easily search for a participating dentist near their location via deltadental.com or our mobile app. On trips outside the U.S., coverage will vary by plan. Some plans cover emergency care in any location and others do not provide coverage abroad.

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While it's important to know what is covered, it's also good to know what isn't. Dental coverage often doesn't apply to emergency room or urgent care visits. These will be covered by your company's medical plan instead. Prescriptions required for dental pain or infections will also fall under medical benefits.

To learn more about how your company's dental plans apply during travel, contact your broker or local Delta Dental representative today. ■



BE PREPARED WITH A DENTAL EMERGENCY KIT

You've heard of disaster emergency kits. You may have practiced fire drills, earthquake drills or tornado drills. But have you ever planned for a dental emergency?

Create an emergency dental kit to have handy at home or while traveling. By preparing now, you'll be better able to handle any unexpected dental emergencies.

Here are 6 items your kit should include:

1. A small container with a sealable lid
2. Your dentist's emergency contact information
3. A cloth, gauze and bandages
4. Dental wax for braces or brackets
5. Pain reliever
6. Temporary filling material (available at your local pharmacy)

Don't forget that you can use the Delta Dental Mobile App to find a nearby dentist if you're traveling when a tooth disaster strikes!