

FREQUENTLY ASKED QUESTIONS

GROUP PREPAID PLANS

Do you know how to start using your dental and vision benefits?

Call the dental or vision office that is listed on your identification card and schedule an appointment. Your dental or vision office is familiar with your benefits and will charge accordingly. If there is no dental or vision office listed on your identification card, please call the Member Services Department at (800) 995-4124.

Do you know that you don't need an ID card for each family member?

The dental or vision office that you selected on your enrollment form has your name and your eligible dependents' names listed on the eligibility roster mailed to the dental or vision office on a monthly basis.

Do you know you must notify Golden West of your dentist or vision selection prior to receiving treatment?

You must visit the participating dental or vision office that you are assigned to (listed on your ID card). If you wish to visit a different participating office, you must call us at (800) 995-4124 and speak with a Member Services Representative. You may change your dental or vision office assignment by advising us by the 20th of the month for coverage in your new office beginning on the first of the following month.

Do you know how to change your dental or vision office assignment?

Please request our most recent copy of the participating network directory from our Member Services Department at (800) 995-4124 or you may log onto www.goldenwestdental.com for a current listing of our participating network. Once you have made a selection, you may change your dental or vision office assignment by advising us by the 20th of the month. You will be able to visit your new office on the first of the following month. You are limited to one dental or vision facility change per month, so please make sure you have contacted the dental or vision office and inquired about convenient office hours that fit your schedule prior to making your selection.

Do you know that family members can be assigned to different participating offices?

Each family can select a maximum of three dental, ortho, and vision office locations (one doctor per member, three per family). Please be sure to contact our Member Services Department and advise them of your additional selections.

Do you know how quickly you can expect to get an appointment?

*Your appointment time will depend upon the type of services the dentist has determined is necessary. If you are willing to take the **first available appointment**, the dentist should be able to arrange an appointment within 3 to 6 weeks. **Remember, certain popular appointment times may take longer to obtain.***

Do you know what to expect on your first dental visit?

Your first dental office visit will usually include x-rays and an oral examination. Your participating Golden West Dentist will then determine the best treatment plan for you based upon your most immediate dental needs. An additional visit is usually required to schedule your teeth cleaning.

Do you know that there are different levels of cleanings?

Most plans provide one routine cleaning (prophylaxis) every six months depending on recommendations by your general dentist. However, based on the condition of your gums and the amount of plaque and tartar buildup, you may require scaling of the root surfaces below the gumline. This more extensive procedure may require a copayment. Your dentist will explain the procedure that is necessary.

Do you know what you will be expected to pay?

Familiarize yourself with your plan benefits before you see your dentist or vision provider. All covered services, limitations and exclusions are defined in your Contract and Evidence of Coverage Booklet and Copayment Schedule. We recommend that you take a copy of your Copayment Schedule with you to the dental or vision office. Your participating dental or vision office should review your treatment plan and your portion of the charges with you prior to treatment. You may also request a written treatment plan and compare the charges with your plan benefits booklet. Your copayments are due at the time services are rendered

Do you know how you can get the most from your coverage?

Visiting your participating dentist or vision provider for preventive care on a consistent basis and knowing the benefit structure of your dental and vision plan are important steps toward preserving healthy teeth and vision with minimal out-of-pocket expenses for your family. However, no dental or vision plan, even when used optimally, pays for everything. Coverage is built on the concept of patient cost sharing, which works to help make you a better consumer of dental and vision care, and keeps dental and vision plan premiums affordable.

Do you know why your participating dental office charged you a sterilization fee?

Your dental office is required by law to comply with all infection control standards. Many participating and non-participating dental offices have adopted a policy of charging a nominal fee, sometimes referred to as a sterilization fee, to help defray the costs of the new laws that have been imposed upon them. The sterilization fee is not a listed benefit. Only those procedures listed on the plan benefits schedules are covered.

Do you know what to do if you need to see a specialist?

In the event your Golden West General Dentist determines that the services of a specialist are required, he/she will submit a request for referral to Golden West. Upon approval, you will be referred to a participating Golden West Specialist. Please refer to your Contract and Evidence of Coverage for specific information relative to your benefits in a specialist's office.

Do you know who you should call if you have a question regarding the charges you were billed from your participating dental or vision office?

Ask your participating dental or vision office for an itemized treatment plan. Compare those charges to your copayment schedule (sent with your ID card). If you believe that the charges do not match, call your dental or vision office and ask them for clarification. If you need further assistance, please contact our Member Services Department at (800) 995-4124.

Do you know what to do if you need help to resolve a problem with your participating provider or with a decision made by Golden West?

Contact our Member Services Department at (800) 995-4124. A Representative will document your complaint and forward it to our Solutions Coordinator to investigate and resolve. You may also send written complaints to us at P.O. Box 5347, Oxnard, CA 93031-5347, or via email at www.goldenwestdental.com. For your convenience a Grievance Form has been included in your enrollment packet and is also available at any participating provider office or from our Member Services Department.

Do you know what you should do in the event of a dental or vision emergency?

You should first contact your assigned dental or vision office listed on your ID card. If you need further assistance, you may contact us at (800) 995-4124. We have a Golden West representative on call 24 hours a day to assist you with your dental or vision emergency.

Do you know what you should do if you are out of town?

If you are out of town (50 miles or more away from your home address), you may visit any dentist for emergency treatment only. Golden West will reimburse you up to \$50.00 for emergency dental treatment performed by a dentist. Emergency treatment is to alleviate immediate pain only. You should return to your assigned dental office to continue further treatment.

Do you know if you have vision benefits?

Your membership identification card will indicate whether or not you have a vision benefit. Please contact our Member Services Department if you are unsure. To utilize your benefits you must visit a participating vision facility listed in our network directory. If you did not select a vision provider please contact our office at (800) 995-4124 once you have made your selection. One of our Member Service Representatives will confirm your vision provider assignment.

Do you know where to obtain information regarding appropriate preventive dental and vision care?

Our website, located at www.goldenwestdental.com, contains links to the preventive care pages of the American Dental Association and American Optometric Association websites where you can find an abundance of educational material about the importance and suggested levels of preventive dental and vision care.