



Frequently Asked Questions

There are currently five dental plans available to individuals and their families:

Delta Dental Individual and Family Premier (Option 1 and Option 2), Delta Dental Individual and Family EPO, Delta Dental Individual and Family PPO Value for Seniors and DeltaCare.

In addition, we offer a discount card program, Delta Dental Patient Direct, which is not an insurance product.

Which dentists accept these plans and programs?

Check right now using our [Find a Dentist tool](#) to see which dentists participate in a specific Delta Dental network.

Who can enroll in one of Delta Dental's individual plans and programs?

Any Massachusetts resident age 18 or older can enroll in one of Delta Dental's plans and programs.

How do I enroll?

Enrolling is easy. [Download an enrollment form](#). Complete it, print it, and mail it to:

Enrollment Department
Delta Dental of Massachusetts
P.O. Box 9695
Boston, MA 02114

If you have questions, contact Member Services at 800-872-0500.

What are my payment options?

Once your enrollment is processed, you should receive your first invoice within 5-7 business days. For Delta Dental Individual and Family Premier, Delta Dental PPO Value for Seniors, Delta Dental Individual and Family EPO and DeltaCare monthly premiums can be paid by check. If you would prefer to receive future invoices electronically, you have the option to sign up for email notifications through our member portal.

You may elect to have your premiums automatically withdrawn from either a checking or savings account. Premiums are due on the first day of each month. Example: premium for the month of May is due May 1st.

If you choose to pay by check

To submit payment via check, simply tear-off the remittance slip at the bottom of your invoice and mail it with your payment. Checks and remittance slips should be mailed to the PO Box address listed on your invoice. Just remember to drop your payment in the mail before the due date each month to maintain your coverage.

When will my coverage begin?

For Delta Dental Individual and Family Premier, Delta Dental Individual and Family PPO Value for Seniors, Delta Dental Individual and Family EPO, DeltaCare and Delta Dental Patient Direct, applications postmarked by the 10th of the month will become effective the 1st of the following month. Example: An application postmarked June 10 will have an effective date of July 1. An application postmarked June 11 will have an effective date of August 1.

Can I choose my effective date?

Effective dates will be based on the timing of the receipt of your application and payment. Please see "When will my coverage begin?"

How long will my rate be in effect?

For Delta Dental Individual and Family Premier, Delta Dental Individual and Family PPO Value for Seniors, Delta Dental Individual and Family EPO and DeltaCare your rate will be guaranteed for 12 months after you enroll. After the initial term, your coverage will renew automatically establishing a new Effective Date each year until a Change Form is submitted or until this Agreement is terminated.

Up to what age will dependents in my family be covered?

For Delta Dental Individual and Family Premier, Delta Dental Individual and Family PPO Value for Seniors, Delta Dental Individual and Family EPO, DeltaCare and Delta Dental Patient Direct (not insurance coverage), dependent children are covered up to age 26.

Will I be subject to any waiting periods?

Please view the plan specific Benefit Summary for details on waiting periods

Can I receive care from a dentist that doesn't participate in a Delta Dental network?

Please view the plan specific Benefit Summary for details on Out-of-Network coverage.

Can a subscriber cancel their dental plan or program at any time?

For Delta Dental Individual and Family Premier, Delta Dental Individual and Family PPO Value for Seniors, Delta Dental Individual and Family EPO and DeltaCare if a subscriber would like to cancel their dental plan they must provide a written letter of intent to cancel 30 days before they wish to cancel to:

Delta Dental of Massachusetts
P.O. Box 9695
Boston, MA 02114

Delta Dental of Massachusetts will term the subscriber on the first day of the month following the receipt of the intent to cancel letter. If a subscriber terminates their coverage, they will not be eligible to re-enroll in an individual dental plan during the following 12 months, and will be subject to wait periods again.

For Delta Dental Patient Direct (not insurance coverage) the annual fee is paid once for 12 months of discounted dental services.

Who do I call if I have questions about my plan or program?

For questions about the processing of your enrollment, receipt of your premium/fee, services covered or a claim, please call our Member Services team at 800-872-0500.

Note: No benefits are available for the replacement of teeth missing prior to the member's effective date of coverage.