



EQUITABLE

**We are upgrading our dental claims operations to bring significant enhancements for our dental customers. The upgrade will start on May 1<sup>st</sup> 2024.**

## **For Employees/Members**

<b>I'm a current Equitable dental member, is there any impact to me I need to be aware of?</b>	<p>You'll need to obtain a new Dental ID Card for dates of service on or after 5/1/2024. The fastest way is to text <b>#myID</b> to <b>32360</b> on or after 5/1 to download an ID card directly to your mobile device to present at your dentist's office.</p> <p>Please note, if your Provider is also in our newest network, there could be a change in the standard allowances. For the most part, the allowances will be better and member charges will be lower, but there could be a situation where member charges do increase. We expect any possible increases to be minor.</p>
<b>How do I get my new dental id card?</b>	<p>Your employer may have distributed a new card to you, but you can easily text <b>#myID</b> to <b>32360</b> on or after 5/1 to download your dental ID card directly to your mobile device to present at your next dentist appointment. Alternately, you can log in to EB360® on or after 5/1, where you can also see claims information, to print or download your new Dental ID card.</p>
<b>Is my provider still covered?</b>	<p>Yes - we are <b>adding</b> a network of providers, and <u>not removing</u> any networks. Providers' participation will not change due to this transition. You can always find dentists in our network at <a href="http://www.equitabledental.com/find-a-dentist">www.equitabledental.com/find-a-dentist</a>.</p> <p>Please note, if your Provider is also in our newest network, there could be a change in the standard allowances. For the most part, the allowances will be better and member charges will be lower, but there could be a situation where member charges do increase. We expect any possible increases to be minor.</p>
<b>How or where do I check if my dentist is in network?</b>	<p>You can always confirm if your dentist is in network or find a new dentist with our portal at <a href="http://www.equitabledental.com/find-a-dentist">www.equitabledental.com/find-a-dentist</a>.</p>
<b>Will my Deductible and Annual Maximum status change?</b>	<p>No. We are updating information daily from our old claims system to our new claims system, so your progress on your</p>

Equitable is the brand name of the retirement and protection subsidiaries of Equitable Holdings, Inc., including Equitable Financial Life Insurance Company (NY, NY); Equitable Financial Life Insurance Company of America, an AZ stock company with an administrative office located in Charlotte, NC; and Equitable Distributors, LLC. Equitable Advisors is the brand name of Equitable Advisors, LLC (member FINRA, SIPC) (Equitable Financial Advisors in MI & TN). The obligations of Equitable Financial Life Insurance Company and Equitable Financial Life Insurance Company of America are backed solely by their claims-paying abilities. All group insurance products are issued either by Equitable Financial or Equitable America, which have sole responsibility for their respective insurance and are backed solely by their claims-paying obligations. Some products are not available in all states.



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	Deductible and Annual Maximum will be consistent as we transition.
<b>Transition of care for orthodontia already started: how will that be carried forward through the transition?</b>	The initial orthodontia treatment plan will need to be submitted with dates of service after 5/1. Equitable Claims will reach out to your provider for the treatment plan if it isn't submitted with the claim.
<b>How do I get access to EOB's for dates of service prior to 5/1?</b>	EOB's for dates of service prior to 5/1 are no longer available in EB360®, but can be obtained by calling Customer Service and selecting the IVR prompts for Dental claims and dates of service prior to 5/1.
<b>My dentist is telling me my coverage is declined. What do I do now?</b>	<p>Providers will be resubmitting claims that were simply sent to the wrong place for processing. Dates of service prior to 5/1 are processed using our old methodology and date of service 5/1 and later are processed using our new methodology. These should be resolved quickly and easily by your provider.</p> <p>For claim denials, please call Customer Service to appeal the claim decision. If your claim was denied because of confusion around your eligibility for benefits, you can contact Equitable Customer Service or your Benefits Administrator to confirm there are no issues with your enrollment in the benefit.</p>
<b>My claim was denied, how do I appeal?</b>	<p>Providers will be resubmitting claims that were simply sent to the wrong place for processing. Dates of service prior to 5/1 are processed using our old methodology and date of service 5/1 and later are processed using our new methodology. These should be resolved quickly and easily by your provider.</p> <p>However, if the declination was due to a contractual issue, you can appeal the claims decision by calling Customer Service. You could also request your Provider appeal the declination also.</p>
<b>My dependents aren't listed on my new dental ID card - are they still covered?</b>	Yes. With the new dental ID card format, covered dependents are no longer displayed on the dental ID card, but there is no change in coverage. All dependent coverage (and all plan information) can be easily and quickly viewed through our online dental portal at <a href="http://www.equitable.com">www.equitable.com</a> , click 'sign in' at the top right of the page.

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<b>Will my unique Employee ID number change on the new ID card?</b>	No. Your unique Employee ID number will remain the same through the transition.
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## For Providers

<b>Why did I receive a pre-paid debit card for my Equitable payment?</b>	We have engaged PNC Healthcare to provide new, conventional, and electronic payment methods via their Claim Payments & Remittances (CPR) service, powered by ECHO Health. If you have not previously worked with PNC Healthcare/ECHO Health for reimbursements, you will be receiving additional communication directly from PNC/ECHO with details relating to this transition and steps that must be completed by your practice.
<b>How are pre-determinations being handled (during crossover from prior/post May 1)?</b>	Please note that pre-determinations are needed much less frequently with our updated, enhanced claims operation. We will honor prior pre-determinations for up to 1 year (Providers should submit the pre-determination with the claim). If a pre-determination is not submitted, then we will still process the claim according to the policy and the pre-determination can be submitted if the initial decision is being appealed. Our new network allowances will apply after 5/1/24.
<b>I need to Fedex materials on my dental claim, but I can't send to a PO Box. Where can I send it?</b>	You can use USPS Priority Express to overnight or 2-day mail to the Dental Claims PO Box.
<b>Why did I receive a pre-paid debit card for my Equitable payment?</b>	We have engaged PNC Healthcare to provide new, conventional, and electronic payment methods via their Claim Payments & Remittances (CPR) service, powered by ECHO Health. If you have not previously worked with PNC Healthcare/ECHO Health for reimbursements, you will be receiving additional communication directly from PNC/ECHO with details relating to this transition and steps that must be completed by your practice. You can choose to receive reimbursement via paper check, direct deposit, or a prepaid debit card (default option if no other option is selected).

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