



# National Care Dental FAQs

## Does my Dental Plan have a waiting period?

There are NO WAITING PERIODS for preventive and basic dental care. There is a 12-month waiting period for major dental care. All benefits begin on your plan effective date.

## Who is eligible to purchase the plan?

Anyone age 18 and older in approved states. You can request coverage for your dependents; dependent eligibility varies based on state law.

## Do I have coverage outside of the state I live in?

Yes, unless it is in Alaska, Hawaii, Maine, Minnesota, Montana, New Hampshire, New York, South Dakota, Vermont or Washington.

## Are my rates guaranteed?

You will receive a 30-day notice prior to any rate change (more if required by state law).

## Is there coverage out of network?

This plan is typical of a standard PPO plan. There is coverage out of network, however, you would be subject to higher out of pocket costs. In NC, MA, VA a Member may see any provider and reimbursements are based on the CMAC customary maximum allowable charge.



# National Care Dental FAQs (cont.)

## How do I submit claims?

You or your dentist submit completed claim forms along with any requested information to the address provided on your Member ID card. Dentists may submit claims electronically to the contact information provided on your Member ID card. You may also contact Member Services directly for assistance.

## When will I receive my insurance ID card?

Member ID cards are generally shipped within 7-10 business days after your enrollment has been processed. Actual receipt of your ID cards may vary, as all ID cards are sent via USPS First Class Mail. Replacement ID cards may be requested by contacting Member Services at (800) 979-8266.

## What is your refund/cancellation policy?

To receive a refund, submit a written or verbal notice of cancellation to our office. This notice must be received prior to your policy effective date\*.

**Innovative Health Insurance Partners**  
Attn: National Care Dental  
4201 Spring Valley Road, Suite 1500, Dallas, TX 75244  
or by calling (800) 979-8266.

## What if I have more questions?

Please contact your insurance agent.

\*No refunds are permitted once policy effective date has commenced. No refunds are permitted if any claims have been submitted or filed for any service or product for which you have been enrolled.

\*Plans not available in AK, HI, ME, MA, MN, MT, NH, NY, SD, VT or WA. Underwritten by Nationwide Life Insurance Company. Administered by Merchants Benefit Administration.