

Predetermination: A free estimate of your dental costs



Reasons you might want a predetermination:

- If you are having extensive dental work
- To ensure a procedure is covered
- To see if you exceed your maximum
- If you need to plan your payment in advance

Make informed decisions about your dental care

If you are thinking about having extensive dental work, you should know about a free service Delta Dental provides to its enrollees called *predetermination of benefits*. It is a pretreatment estimate that can help you make more informed decisions about your dental care.

A predetermination is particularly useful for more costly procedures, such as crowns, wisdom tooth extractions, bridges, dentures or periodontal surgery. When your dentist predetermines treatment with Delta Dental, you'll receive an estimate of your share of the cost and how much Delta Dental will pay – before treatment begins. You can ask your dentist to predetermine any treatment, but this service is specifically designed to help determine costs of an extensive treatment plan.

How does a predetermination work?

Predetermination is recommended for any treatment that is expected to exceed \$300 in cost.

To predetermine treatment, your dentist sends Delta Dental a proposed treatment plan, along with relevant x-rays. We then check to be sure the services are covered by your dental plan. Some dental work may be limited or excluded by your plan, so you will want to know before you proceed with treatment exactly what services are covered. We also calculate how any copayments and dollar maximum limits might affect your share of the cost. Your dentist then receives an estimate of the amount we will pay for approved services and the amount you will be responsible for.

If you elect not to have the treatment done, it's a good idea to notify Delta Dental so that the funds assigned to the predetermined claim are available for other dental treatments you may receive.

Why are predeterminations useful?

With predetermination, both you and your dentist know how much of the proposed treatment will be paid by Delta Dental and how much is your responsibility. This understanding can make it easier to plan an appropriate course of treatment.

While predetermination is generally recommended if a dental treatment is expected to exceed \$300, any claim may be predetermined if you would like an advance breakdown of the charges and coverages.