



## How Much Will It Cost? The Benefits of Predeterminations

You're at the dentist and you've been told the tooth that's been bothering you will need some extensive dental work. How much will it cost? How much will your dental plan cover? Are there any alternative treatment options available?

Get the answers to these questions, and more, by submitting a predetermination before you receive treatment.

### What is a predetermination?

A predetermination lets you know what procedures will or won't be covered prior to receiving services. It calculates the total amount you owe and what your plan will cover based on your coinsurance amounts. It also notifies you of alternate treatment options covered by your dental plan. A predetermination is not a guarantee of payment—it is an estimate of what you can expect to owe.

### How should I submit a predetermination?

Your dentist can submit predeterminations electronically or by mail. Electronically submitted predeterminations are processed instantly, unless additional supporting documentation is required. Mailed predeterminations are typically processed within 14–30 days. The results are then summarized and mailed to both you and your dentist.

### How does it work?

We use predetermination of benefits to confirm member eligibility and to review the treatment plan to determine the extent of coverage. This process lets both you and the provider know that the service being performed is covered. It also informs you of your financial liability at the time the predetermination is processed.

In cases where alternate methods of treatment are available, we approve and/or make payment based on our allowance for the less expensive procedure, provided it meets accepted standards of dental treatment. We base your financial liability on information that is current when we process the predetermination. However, your financial liability may change when services are rendered as a result of meeting the deductible or exhausting the maximum.

### When should I ask for a predetermination?

We encourage you to request a predetermination whenever the amount of a proposed treatment is more than \$500.

