

# Pre-treatment estimate: Avoid surprises with a free estimate of your dental costs



We'll do whatever it takes and then some.

## Reasons you might want a pre-treatment estimate:

- If you are having extensive dental work
- To ensure a procedure is covered
- To see if you will 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 a *pre-treatment estimate* or a *predetermination of benefits*.

A pre-treatment estimate is particularly useful for more costly procedures such as crowns, wisdom tooth extractions, bridges, dentures or periodontal surgery. When your dentist requests a pre-treatment estimate from 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 get a pre-treatment estimate for any procedure, but this service is specifically designed to help determine costs of an extensive treatment plan, especially those that are expected to exceed \$300.

Any claim may be sent for a pre-treatment estimate if you would like an advance breakdown of the charges and coverage.

### How does a pre-treatment estimate work?

Your dentist sends Delta Dental a proposed treatment plan, along with any 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, and you will want to know exactly what services are covered before you proceed with treatment. We also calculate how any deductibles, coinsurance and dollar maximum limits might affect your share of the cost. You and your dentist then receive an estimate of the amount we will pay for approved services and the amount you will be responsible for.

Pre-treatment estimates usually take two to three weeks. Unless the need is urgent, it is worthwhile to find out exactly how much of your treatment is covered, allowing you to plan in advance for your portion of the dental bill.

### Why are pre-treatment estimates useful?

With a pre-treatment estimate, 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.

*Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.*

## WE KEEP YOU SMILING®

Why do 56 million enrollees trust their smiles to Delta Dental?

- More dentists
- Simpler process
- Less out-of-pocket

## SmileWay<sup>SM</sup> Wellness Program

Find all of our dental health resources, including risk assessment quizzes, articles, videos and a free newsletter subscription, at: [mysmileway.com](http://mysmileway.com).

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## Product administration

Delta Dental includes these companies in these states:  
Delta Dental of California – CA •  
Delta Dental of Pennsylvania – PA & MD •  
Delta Dental of West Virginia – WV •  
Delta Dental of Delaware, Inc. – DE •  
Delta Dental of the District of Columbia, Inc. – DC •  
Delta Dental of New York, Inc. – NY •  
Delta Dental Insurance Company – AL, FL, GA, LA, MS, MT, NV, TX, UT

## Check out our new wellness resource



**The SmileWay Wellness Challenge** provides recommendations for how to participate in the program by taking advantage of the extensive resources available on our SmileWay Wellness site.

### 1. Review your habits

Take one or both of our interactive quizzes to see if you are at risk for cavities or gum (periodontal) disease. When you receive your quiz results, you can sign up to receive customized emails based on your risk level.

### 2. Get educated

Read any of the 100+ articles on dental health-related topics – everything from acid reflux to x-rays. We also have a variety of short videos on specific topics.

### 3. Stay informed

Receive regular dental health tips and information from us by:

- a. signing up for our e-newsletter *Dental Wire* (sent to your email box six times a year)
- b. connecting with us on Facebook
- c. following us on Twitter

All of this is accessible from our SmileWay Wellness site at [mysmileway.com](http://mysmileway.com). Bookmark the page so you can refer to it frequently.

## Questions about oral health?

If you've got questions about oral health, be sure to check out our **SmileWay Wellness Site** for answers. We've compiled an extensive library of articles on oral health topics from amalgam fillings to x-rays and just about every oral health topic in between.

### Mouth-body Connection

- Diabetes and oral health
- Heart disease and oral health
- Men's and Women's oral health
- Stress and oral health

### Preventive care

- Brushing and flossing
- Dental cleanings
- Fighting bad breath
- Fluoride
- Choosing and caring for your toothbrush

### Emergency care

- Dental care when traveling
- Handling dental emergencies

### Kids & teens

- Baby bottle tooth decay

- Children's oral health
- Teens' oral health

### Seniors

- Dental care of Alzheimer's patients
- Dentures
- Seniors' oral health

### Dental treatments

- Amalgam and resin fillings
- Braces
- Dental implants
- Sealants

### Conditions

- Dry mouth
- Mouth sores
- Sensitive teeth
- TMJ