

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 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 predetermination. It is a valuable service 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?

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, and 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. To provide faster turnaround, a predetermination does not take into account any deductibles, so remember to figure in your deductible, if necessary.

Predeterminations usually take about 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.

Visit Delta Dental's web site at: www.deltadentalca.org