# Plan for a healthy smile

With a pre-treatment estimate



Even if you're savvy about your dental benefits, you might like a bit of help clarifying the cost of a treatment. That's why Delta Dental offers free pretreatment estimates. It's an easy way to help you predict your out-of-pocket cost for a specific procedure. You can ask your dentist to obtain a pre-treatment estimate for any service.

# You might benefit from a pretreatment estimate if you are:

- Planning dental work that will likely exceed \$300, like a crown, wisdom tooth extraction, bridge, dentures or periodontal surgery
- Wondering if a procedure is covered by your plan
- Worried a procedure might exceed your annual plan maximum
- On a budget and need to plan your payment in advance

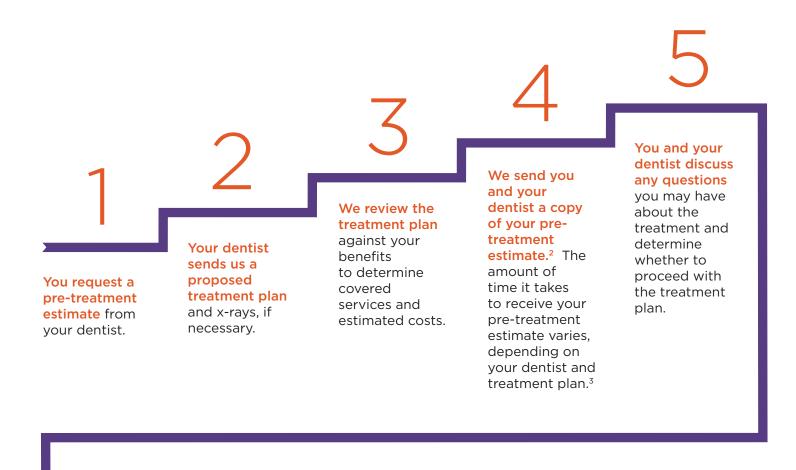
### The pre-treatment estimate includes:

- An overview of services covered by your dental plan, as well as those that are limited or excluded
- How coinsurance, deductibles and dollar maximum limits might affect your share of the cost



## The pre-treatment estimate process

# Step by Step



Have more questions about your plan? Visit "Your Dental Plan Guide" online at deltadentalins.com/individuals/guidance.

Delta Dental PPO<sup>SM</sup> and Delta Dental Premier® are underwritten by Delta Dental Insurance Company in AL, DC, FL, GA, LA, MS, MT, NV, TX and UT and by not-for-profit dental service companies in these states: CA - Delta Dental of California; PA, MD - Delta Dental of Pennsylvania; NY - Delta Dental of New York, Inc.; DE - Delta Dental of Delaware, Inc.; WV - Delta Dental of West Virginia, Inc. In Texas, Delta Dental PPO is underwritten as a Dental Provider Organization (DPO) plan.

Delta Dental of California, Delta Dental of New York, Inc., Delta Dental of Pennsylvania, Delta Dental Insurance Company and our affiliated companies form one of the nation's largest dental benefits delivery systems, covering 34.5 million enrollees. All of our companies are members, or affiliates of members, of the Delta Dental Plans Association, a network of 39 Delta Dental companies that together provide dental coverage to 73 million people in the U.S.

<sup>&</sup>lt;sup>2</sup> A pre-treatment estimate is not a guarantee of Delta Dental's final payment. When the treatment is complete and a claim is received for payment, Delta Dental will calculate its payment based on your current eligibility, amount remaining in your annual maximum and any deductible requirements or dual coverage. Please review your Evidence of Coverage, Summary Plan Description or Group Dental Service Contract for specific details about your plan.

<sup>&</sup>lt;sup>3</sup> Generally, pre-treatment estimates process in two to three weeks. However, dentists using our online Provider Tools can have some pre-treatment estimates completed while you are in the office.