



Information on predetermination estimates

With predetermination estimates, or pre-treatment estimates, Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay and the difference you will be responsible for. Please note predetermination estimates are not required; we offer this free service as a helpful tool to our Delta Dental members.

What is a predetermination estimate service?

A predetermination estimate is a special feature available for you where Delta Dental issues a written estimate of benefits that may be available under your plan for your proposed dental treatment. Your dentist submits the proposed dental treatment to Delta Dental in advance of providing the care. This service is free for Delta Dental members.

When should I request a predetermination estimate from my dentist?

You can request a predetermination estimate at any time; however, examples when you may want to request one include:

- If your dentist is recommending extensive treatment (over \$200)
- If you need information on benefit coverage and plan limitations
- If you are discussing different care options available and costs with your dentist
- If you would like an estimate of how much you may have to pay

How long does it normally take to receive a predetermination estimate?

If all information is received with the initial request for predetermination estimate, please allow 10-14 business days for processing.

Note: Predetermination estimate is provided for informational purposes only and is not required before you receive any dental care. It is not required or necessary for approval of future dental benefit payments. You will receive the same benefits under your plan whether or not a predetermination estimate is requested. The benefits estimate provided on a predetermination estimate notice is based on benefits available on the date the notice is issued. A predetermination estimate is NOT a guarantee of future dental benefits or payment. When the services are complete, Delta Dental will calculate its payment based on your current eligibility, the benefit requirements of the service provided, remaining maximum and any deductible requirements.

Availability of benefits at the time your treatment is completed depends on several factors such as, but not limited to, your continued eligibility for benefits, your available annual or lifetime maximum payments, any coordination of benefits, the status of your plan and the dentist, your plan's limitations and any other plan provisions. A request for a predetermination estimate is not a claim for benefits or a preauthorization, precertification or other reservation of future benefits.

