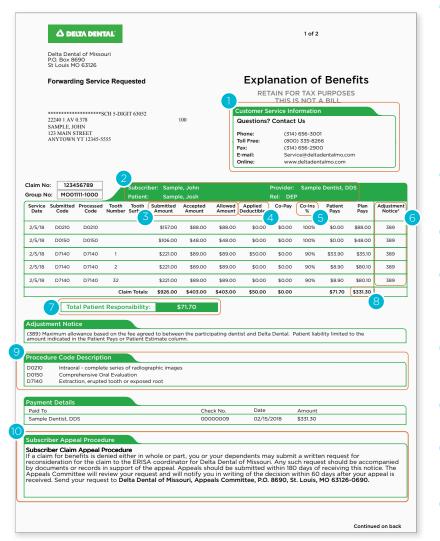
Understanding Your Explanation of Benefits (EOB)

After visiting the dentist, if there's an amount payable by you, you will receive an Explanation of Benefits (EOB) from Delta Dental of Missouri. Your EOB provides a breakdown on the procedures performed and what is covered by your dental plan. This document is not a bill. Your EOB is also available by logging in to your member account at DeltaDentalMO.com.

Use the guide below to understand the sections of your EOB.

Customer Service Information – contact information for Delta Dental of Missouri customer service. Please feel free to contact us with any questions.

2 Identifying Information – name of subscriber, patient, dentist and relationship of patient to subscriber.



Submitted, Accepted and Allowed Amounts - the submitted amount is the amount the dentist charged for the services. The accepted amount shows the contracted fee for the procedure and is based on the dentist's network participation. The allowed amount is the maximum amount that Delta Dental of Missouri will pay for the procedure, subject to any deductibles and/or co-insurance. 4 Applied Deductible - the dollar amount the subscriber must pay, if any, prior to your dental plan paying benefits. Co-Insurance - the percentage of a dental treatment cost paid by your dental plan. Adjustment Notice - numbers listed correspond to tab below which provides additional information about how a dental claim is processed. Total Patient Responsibility - the dollar amount to be paid by the patient to the dentist. Plan Pays - the dollar amount to be paid by Delta Dental of Missouri to the dentist. Procedure Code Description - descriptions correspond to processed codes listed in table above. Subscriber Appeal Procedure - information (10)on how to file an appeal on a claim.

Note: If you opted to receive paper EOBs, and you or your covered dependents receive subsequent services during a 21-day period, you will receive one EOB that includes all visits in that timeframe.

Delta Dental of Missouri