## Requesting a pre-treatment estimate



Delta Dental of Missouri encourages you to take full advantage of your dental plan benefits to help preserve your dental health and overall health.

Your dental benefits plan offers the opportunity to request a pre-treatment estimate. A pre-treatment estimate makes it easy for you to find out whether a proposed dental treatment is covered, the amount your dental benefits plan may pay, and the difference you may be responsible for paying.

## What exactly is a pre-treatment estimate?

A pre-treatment estimate, formerly referred to as a pre-determination estimate, is an option available to you at no cost. Simply ask your dentist to submit a request for a pre-treatment estimate to Delta Dental in advance of receiving proposed dental care. After the request is processed, Delta Dental sends a pretreatment estimate statement to your dentist, so it can be reviewed with you. Pre-treatment estimates for proposed dental care are valid for six (6) months from the date issued.

## When should I request a pre-treatment estimate from my dentist?

You can request a pre-treatment estimate at any time. A pre-treatment estimate may be most beneficial to you if:

- Your dentist is recommending extensive high-cost treatment
- You need information on benefit coverage and plan limitations
- You are discussing different care options available and costs with your dentist
- You would like an estimate of how much you may have to pay

If you have questions about pre-treatment estimates or anything else related to your dental plan benefits, please reach out to our Customer Service team at (800) 355-8266. They're ready to assist you, Monday through Friday, from 7:00 a.m. to 5 p.m. Central. If you prefer, you can send an email to service@deltadentalmo.com.

Note: A pre-treatment estimate is provided for informational purposes only and is not required before you receive any dental care. You will receive the same benefits under your plan whether or not a pre-treatment estimate is requested. The benefits estimate provided on a pre-treatment estimate statement is based on benefits available on the date the statement is issued. A pre-treatment 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 annual or lifetime maximums, 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 pre-treatment estimate is not a claim for benefits or a preauthorization, precertification, or other reservation of future benefits.