

Signal: Understanding and Getting the Most Out of Your Dental Benefits

Maximize Your Smile: A Guide to Getting the Most from Your Dental Benefits

Your dental plan is more than just a benefit; it is a critical investment in your long-term health and financial stability. Routine care serves as a frontline defense, helping to identify serious conditions like diabetes and heart disease early. Use this guide to understand your coverage and keep your out-of-pocket costs low. Make sure you fully understand what your dental plan covers, if you can go out of network, and potential ways to increase savings or maximize benefits.

The Power of the Network

To get the most value, always check if your dentist is in-network. Choosing an in-network provider is the most effective way to lower your costs.

- **Significant Savings:** For a standard crown, you might pay roughly \$420 in-network compared to \$685 out-of-network.
- **Stretch Your Annual Maximum:** Going out-of-network can exhaust your annual benefit 25% faster, leaving you to pay the full cost for any additional care needed that year.
- **Avoid "Balance Billing":** In-network dentists agree to set fees for each procedure. Out-of-network dentists can bill you for the difference between their high fees and what the insurance covers.

Use Pre-Treatment Estimates for Big Procedures

If your dentist recommends a "Major" service like a crown or bridge, ask them to submit a Pre-Treatment Estimate to the insurance carrier before work begins.

- **No Surprises:** This provides a clear breakdown of what the plan will pay and exactly what your portion will be before you sit in the chair.
- **Budgeting:** It helps you plan for expenses and ensures the procedure is covered under your specific plan rules.

Health Benefits Beyond Your Teeth

Taking care of your mouth protects your whole body. Prioritizing routine cleanings can lead to substantial medical savings if you manage certain conditions:

- **Diabetes:** Members with at least two cleanings per year spend less on annual medical costs than those who skip them.
- **Heart Disease:** Regular cleanings are linked to significantly lower medical spending for those without routine care.
- **Maternal Health:** Dental care during pregnancy is vital for reducing risks like preterm births and low birth weight.

Pro-Tips for Maximizing Your Plan

- **Use Your Rewards:** Many plans offer rewards for preventive visits that add money towards your annual maximum for future years.
- **Stay Proactive:** Moving from a "treating pain" model to a "preventing problems" model keeps you healthier and keeps more money in your pocket.

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Disclaimer: This guide is for educational purposes only. Your benefits may vary depending on your district or city, the plan you're enrolled in, and the options you choose. For help with your specific situation, contact HR or your Campus Benefits representative.

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Your Dental Visit Checklist:

To get the most out of your benefits and avoid unexpected bills, take this checklist with you to your next dental appointment. Taking a few proactive steps can save you hundreds of dollars in out-of-pocket costs.

Before You Go

- **Verify Your Network:** Confirm the office is still in-network with your specific plan. Or if out of network, make sure your plan allows you to go to an out-of-network provider.
- **Check Your Balance:** Log in to your member portal to see how much of your Annual Maximum you have left for the year.
- **Know Your "Class I" Benefits:** Remember that preventive care (cleanings and exams) is usually 100% covered, meaning you should have \$0 out-of-pocket costs for these visits when you seek treatment from a network provider.

At the Front Desk

- **Update Your Info:** Give them your most recent insurance card to ensure they have the correct billing address and group number.
- **Confirm Coverage Before Treatment:** For any non-routine work, ask your dentist to submit a Pre-Treatment Estimate to your insurance carrier. This ensures the service is covered under your specific plan and provides a clear breakdown of your costs before the procedure begins so there are no surprise bills later.

In the Chair (Before Treatment Starts)

- **The "Whole-Body" Check:** Tell your dentist if you have Diabetes or heart disease. Regular cleanings can help reduce your cost for diabetes management and significantly lower costs for heart disease care.
- **Ask About Alternatives:** If a procedure is classified as "Major" (50% coverage), ask if there are "Basic" (80% coverage) alternatives that meet your clinical needs.

After Your Appointment

- **Review Your EOB:** When you receive your Explanation of Benefits (EOB) in the mail, compare it to the office receipt to ensure you weren't "balance billed" for costs that should have been covered by the network discount.

Conclusion: Your Health is Your Greatest Asset

By using this checklist, you are taking control of both your oral health and your financial well-being. Remember, your dental plan is designed to support your total health, using it wisely today prevents "expensive problems" tomorrow.

*Information pulled from the Ameritas Dental Report

Who to Contact

Name: _____

Phone: _____

Email: _____