

Take Full Advantage of Your Dental Coverage

1. REVIEW YOUR POLICY

Make sure you read your benefits information booklet before you go to the dentist. Knowing what your plan covers can help you when discussing treatment options with your dentist.

2. USE YOUR PREVENTIVE CARE BENEFITS

Taking care of your teeth is an important part of your healthcare. Preventive care can help you avoid expensive dental treatments and their costs. Annual dental cleanings and exams allow your dentist to identify problems and take care of them right away. Your GEBA dental benefit covers the cost of two exams and cleanings a year provided they are six months apart. Plus, you have no deductible since GEBA eliminated this on all plans this year. Skipping these routine exams may lead to costly work down the road.

3. VISIT A NETWORK DENTIST FOR MAXIMUM VALUE

You have the freedom to choose your dentist with GEBA's Delta Dental plan. To get the most out of your coverage, you should choose a dentist who participates in the Delta Dental network:

- Delta Dental network dentists agree to accept pre-determined fees that are often less than typical charges. These dentists also agree not to bill patients for the differences between the approved fees and their normal charges.
- Delta Dental will pay the In-Network dentist directly and send you the Explanation of Benefits statement explaining your portion of the bill. You pay only the amount not covered by insurance.
- In-Network dentists handle all the claims and other paperwork, making less work for you. If you use an Out-of-Network dentist, you may be responsible for paying the total bill upfront and for submitting the claims directly to Delta Dental.



- All Delta Dental network dentists must meet professionally recognized standards.
- If you receive treatment from an "Out-of-Network" dentist, you may be subjected to higher costs for services since Delta Dental does not control what the dentist charges you. You will have to pay for any charges over the contract allowance.

4. GET A PRE-TREATMENT ESTIMATE

Request a pre-treatment estimate before having any major work done. These include crowns, bridges or other restorative work. When your dentist requests a pre-treatment estimate from Delta Dental, you and your dentist will receive an estimate of your share of the cost and how much Delta Dental will pay before treatment begins.

5. COORDINATE BENEFITS AND DUAL COVERAGE REQUIREMENTS

If you are covered by a second dental plan in addition to your own, you have what is called Dual Coverage. Dual Coverage doesn't mean that your benefits are doubled, but that you will likely have lower out-of-pocket costs. Make sure that your dental provider is aware to file your claims correctly.

6. EVALUATE YOUR FUTURE NEEDS

Most dental work is not required to be done immediately. If your needs have changed and your current plan does not provide the coverage, you may want to reevaluate your plan needs before Open Enrollment and postpone any dental work until you are covered under the more comprehensive plan.

GEBA Member Services is here to help you with any questions you may have on your plan or claims.

