

dental select q & a



how does my plan work?

Savings Passed on to You

Dental Select gives you the option of receiving care from the dentist of your choice. However, choosing a participating dentist may result in savings for you because participating dentists agree to accept our Schedule of Allowances as payment in full for covered services. There is no balance billing for covered services when provided by a participating dentist. For example, your dental plan allows 100% benefit reimbursement up to the Schedule of Allowances for cleanings and exams – that's full

coverage with no out of pocket expense for your covered routine preventive & diagnostic services.

Non-Participating Dentists

You have the freedom to see any dentist, but non-participating dentists are not obligated to accept our Schedule of Allowances as payment in full for covered services. Therefore, you will be responsible for any balances from non-participating dentist charges. Below are some examples of what you're out-of-pocket expenses might be when seeing a dentist that does not participate. ***Please note the amounts listed below are estimates and charges may vary.**

dental select	class II service resin, 3 surface – filling	class II service resin, 3 surface – filling
	par provider	non-par provider
*dentist charge	\$215	\$215
schedule of allowances	\$132	\$132
your benefit 80%	\$105.60	\$105.60
total out-of-pocket – assuming deductible has been met	\$26.40	\$109.40

dental select	class III service crown	class III service crown
	par provider	non-par provider
*dentist charge	\$1,013	\$1,013
schedule of allowances	\$842	\$842
your benefit 50%	\$421	\$421
total out-of-pocket – assuming deductible has been met	\$421	\$592

what if I am in the middle of services?**example crowns**

Claims are paid based on the seat date, so even if services started while you were on plan A or your old plan, if the crown was placed while you are on plan B or your new plan, it will process under the plan B benefits.

what if my child is currently in the middle of braces?

If your plan covers orthodontia, this situation is unique and is based on how your dentist bills you. With your dental benefit if you have a \$1,000 lifetime orthodontia max, your benefit will be paid at 50% up to the \$1,000 max. Half (½) the lifetime max will be paid per calendar year.