

## What You Should Know About Predeterminations

When it comes to paying for dental treatment, no one likes surprises. Requesting a predetermination can prevent costly surprises by removing some of the guesswork regarding how much certain services will cost you, based on your dental insurance coverage.

### What is a predetermination?

Predetermination is an estimate provided *before* dental treatment is started that tells you:

- If the treatment is covered
- The amount United Concordia Dental will pay
- The amount for which you will be responsible
- Alternate treatment options covered by your dental plan

It is a free, optional service provided to members to help you make an informed decision about your dental treatment and associated costs. **A predetermination is not a guarantee of payment**—it is an estimate of what you can expect to owe.

### When should you ask for a predetermination?

You may want to ask your dentist to submit a predetermination for more expensive procedures or extensive treatment. Typically this would include procedures such as crowns, bridges, removal of wisdom teeth, periodontal treatment, or other high-cost treatments.

### Why should you get a predetermination?

A predetermination estimate allows you to know in advance what is covered and what your share of the costs will be before you receive a service. Some dental services may be limited or not covered by your plan. It also shows you any deductible or maximums applied. Once you receive the predetermination, you can make an informed decision about whether you want to proceed with the treatment, or discuss alternate options with your dentist.

### How do you submit a predetermination?

Your dentist will submit the predetermination request to United Concordia Dental on your behalf, either electronically or by mail. Once it is received, United Concordia carefully reviews the information provided against the details of your plan. Then, you and your dentist will be sent the estimated benefits for the planned services. This usually happens within 30 days, but your dentist can submit this request online for faster processing time. With My Dental Benefits, you can track the status of your predetermination, and review the results as soon as they are available. **Get started at [UnitedConcordia.com/MDB](http://UnitedConcordia.com/MDB).**



*Knowing what your plan covers is just one factor to consider in your dental health. You and your dentist should always work together and choose the treatment that's best for you as an individual.*

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

English	ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-800-332-0366 (TTY: 711).
Español (Spanish)	ATENCIÓN: Si habla español, le ofrecemos de ayuda lingüística gratuita. Llame al 1-800-332-0366 (TTY: 711).
繁體中文 (Chinese)	注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-332-0366 (TTY: 711)。

