



You're at the dentist and you've been given the bad news—the tooth that's been bothering you is going to require some extensive dental work. How much will it cost? How much will your dental plan cover? Are there any alternative treatment options available?

Fortunately, you can get the answers to these questions, and more, simply by asking your dentist. Your dentist can explain the options available and submit a *predetermination*, online or by mail, before you receive treatment.

### **What is a predetermination?**

A predetermination:

1. Lets you know what procedures will be or will not be covered prior to receiving services.
2. Calculates the total amount you will owe and how much your plan will cover based on your plan's coinsurance amounts.
3. Notifies you of any alternate treatment options covered by your dental plan.

### **How does it work?**

Once submitted, the predetermination is processed by United Concordia. Electronically submitted predeterminations are processed instantly, unless additional supporting documentation is required. Mailed predeterminations are typically processed within 14-30 days. The results are then summarized and mailed to both you and your dentist.

### **When should I ask for a predetermination?**

United Concordia encourages members to request a predetermination whenever the amount of a proposed treatment is more than \$500.

**For information on your dental plan, or to find more "Dental Health 101" tips, visit us online at [www.unitedconcordia.com](http://www.unitedconcordia.com).**