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## Pre-treatment Estimates Help You Avoid Surprises

Unexpected bills aren't fun for anyone. It's much easier to budget for expenses you're expecting. That's why Delta Dental makes it easy for you to find out whether a proposed dental treatment is covered, what amount the plan will pay and the difference you will be responsible for.

Here's how: When you are having extensive work done and want to know what your share of the cost will be, ask your dentist to submit the proposed treatment plan to us for a pre-treatment estimate. A pre-treatment estimate gives us a chance to review the proposed treatment in accordance with your dental coverage. We can then determine what portion of the treatment will be covered under the plan chosen by your employer, if you will exceed your maximum and what portion will be your financial responsibility.

We'll send a pre-treatment estimate notice to you and your dentist. We encourage you to review this notice together and discuss treatment options before deciding on treatment.

With a pre-treatment estimate, you'll know ahead of time how much of the bill you'll be responsible for. A pre-treatment estimate gives you the opportunity to learn about your options—and it makes it easier for you to budget for your dental care.

NOTE: A pre-treatment estimate is <u>NOT</u> a guarantee of future dental benefits or payment. When the services are complete, Delta Dental will calculate its payment based on your current eligibility, remaining maximum and any deductible requirements.

Delta Dental of Arkansas, Indiana, Kentucky, Michigan, New Mexico, North Carolina, Ohio, and Tennessee.

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