

# Non-covered services policy provides cost protection

Delta Dental provides clients with the best value in the dental benefits marketplace. Our extensive experience helps us create smart plan designs focused on prevention, and our vast networks of dentists ensure that members can easily find a participating dentist. This access translates into big savings for our clients and their employees.



## Discounts for non-covered services

Delta Dental's value also extends to non-covered services. This means that by going to a Delta Dental participating dentist, members can still save money on services not covered by their group plan.\* That's because Delta Dental participating dentists have agreed to accept our fee determination as full payment for those services, even if the patient is responsible for 100 percent of the cost. These fees set by Delta Dental are often much lower than the dentist's typical charges. These discounts also apply to charges not covered because they exceed the member's annual plan maximum or because of deductibles, waiting periods and frequency limitations.

There are no additional costs to the purchasing group for these discounts on non-covered services, nor any impact to claims payment or processing fees.

Because good oral health is essential to good overall health, dental benefits are more important than ever for general wellness. Delta Dental is the expert in dental benefits and provides the best plans available—plans that manage costs for you while providing the access to care your employees need to stay healthy.

### For example:

|                                | <b>Delta Dental<br/>Participating<br/>Dentist</b> |
|--------------------------------|---|
| Charge for non-covered service | \$3,000   |
| Delta Dental's fee allowance   | \$2,500   |
| Member's out-of-pocket cost    | \$2,500   |

*Because of the participation agreement with Delta Dental, the dentist cannot bill the patient the \$500 difference.*

*\*Delta Dental holds dentists to their contracted fees for procedure codes where Delta Dental has meaningful and accurate claims data to create a fee.*

**Some states have adopted laws prohibiting dental benefits administrators from establishing a maximum allowable fee on non-covered services.**

Visit our website at:

**Michigan:** [www.deltadentalmi.com](http://www.deltadentalmi.com)

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