How to understand your dental benefits

Dental benefits are meant to help keep you and your smile healthy. Here's what you can expect from your dental benefits:

- Dental coverage is designed to focus on prevention, so procedures like exams and cleanings are usually covered at 100%. Preventive services help dentists catch potential problems early on. This saves you money by helping avoid costly treatments like crowns and root canals.
- Dental benefits provide access to dental expertise. In-network provider options often include access to specialists such as endodontists and periodontists.
- Preventive care can help with the early detection of over 120 diseases. The health of your teeth, gums and mouth are connected to your overall health. Dentists screen for oral cancer, gum disease and other oral health issues during routine checkups.

Visiting your dentist is simple when using your benefits.

Make a dentist appointment, preferably with an in-network Delta Dental PPO™ or Delta Dental Premier® dentist, which will save you the most money. If you need help finding an in-network dentist, use our Find a Dentist tool.

Provide your ID Number, group name and group number at your appointment, which can be found on your digital ID card. Once your dentist has your information, they will be able to access your eligibility and benefits within our system.

You will receive an Explanation of Benefits (EOB) from your dental carrier that explains what portion was paid by your carrier and what you may owe your dentist. Remember, an EOB is not a bill. In-network dentists will file the claim for you, while out-of-network dentists may not.

After receiving treatment, you will pay your copay, if you have one.

Your dental carrier will pay their portion of the bill.

Helpful tip:

Dental benefits work differently than medical benefits due to differences in cost of care. Since dental procedures are typically less expensive, the deductible is often lower in dental plans than in medical ones.

You will save money with most preventive treatments covered at 100% and many restorative treatments split the cost with your dental carrier, so that you are not paying a hefty bill on your own. Even greater savings come by seeking care from a Delta Dental in-network provider.

Since coverage varies, be sure to check out your policy to find out what benefits are available to you, avoid unexpected out-of-pocket costs and ask for pre-treatment estimates. These will all help to maximize your savings while helping you have great oral health!

The Power of Smile™
Learn more about how your oral health connects to your overall health at:
deltadentalor.com/USbank

Delta Dental of Oregon

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