



Treatment Options and Costs

When planning your treatment, it's important to know the costs, available treatment options and your plan's benefits.

Talk to your dentist

Don't be reluctant to ask your dentist about the cost of treatment before having work done. Your dental office will probably welcome the opportunity to discuss this with you. Ask about your treatment options as well as what your dentist charges for each treatment and what your share would be. In some cases, there may be several alternatives from which to choose and a less expensive alternative may be available.

A simple way to determine your expected cost is to ask your dentist to request a free pre-treatment estimate from Delta Dental.* A pre-treatment estimate is particularly useful for more costly procedures such as crowns, wisdom tooth extractions, bridges, dentures or periodontal surgery.

Delta Dental reviews your x-rays, diagnosis, proposed treatment plan and coverage, and sends a statement back to you and your dentist estimating what your Delta Dental plan will pay and what your costs will be. Some dental work may be limited or excluded by your plan, and a pre-treatment estimate will help you understand which services are covered before you proceed with treatment.

A pre-treatment estimate is not a guarantee of payment. When the services are complete and a claim is received for payment, Delta Dental will calculate its payment based on your current eligibility, your plan benefits, the amount remaining in your annual maximum and any deductible requirements.

Review your coverage information

Delta Dental's payment for treatment will vary, depending on your plan and the dentist you visit.

Some Delta Dental plans, like our Delta Dental Premier® and Delta Dental PPOSM plans, may offer a higher level of coverage if you select an in-network dentist. Others offer a higher level of coverage if you regularly visit the dentist. With our DeltaCare® USA plan, you and your family members must select a DeltaCare USA primary care dentist from whom you receive treatment in order to receive benefits.

Under some Delta Dental plans, you are covered for a certain percentage of the cost, and the actual dollar amount paid for covered procedures may fluctuate depending on the dentist's fees. Other Delta Dental plans cover a certain dollar amount for each procedure using a table of plan allowances. You pay the difference between the table amount and your dentist's accepted fee. Some plans, like our DeltaCare USA plan, specify the copayment amount you pay for each service.

The best way to understand your plan benefits is to look in your Evidence of Coverage booklet or check your benefits online. The first time you check benefits online, follow our simple, three-step registration process to log in to our secure system. You'll be able to check your eligibility and benefits, including your dentist network, maximums and deductibles, and coinsurance percentage or copayment amount for standard and orthodontic coverage.

In the “Benefits” section, you'll see what coverage you have for different procedure categories along with more details to help you plan your dental treatment. To get a general idea of what dentists charge for different treatments in your area, click the "Fee Finder" tab.

By reviewing your plan information and talking to your dentist, you'll be able to get the information you need to make the best decisions about your dental treatment.

** This service is not available to DeltaCare USA enrollees.*

Learn How

- [Pre-treatment estimates](#)

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