

UNDERSTANDING YOUR DENTAL BENEFITS

CHOOSING A DENTIST

Under this plan, you can seek care from almost any dentist. To keep your costs as low as possible, you should go to a participating dentist whenever possible. However, you can use a Non-Participating Dentist for services.

NON-PARTICIPATING DENTIST FACTS

We do not contract with nonparticipating dentists.

We do not credential nonparticipating dentists.

They do not agree to comply with our payment policies.

You are responsible for ensuring that claims are filed. If the Dentist does not file for you, you must file yourself. See *Chapter 5: Filing Claims*.

You are responsible for getting the approval. If you do not receive approval and receive any of the services described in this chapter, benefits may be denied.

They do not agree to accept the eligible charge as payment in full. You must pay the dentist in full at the time you receive services. We reimburse the eligible charge minus any applicable copayment and deductible. The eligible charge may be less than the dentist's charge.

You pay the provider in full at the time you receive services. We reimburse you any applicable amount after we receive and review a claim.

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Please note: the directory is subject to change and may not reflect the most current information about a dentist. To confirm a dentist's status, you can ask your dentist, call us, or visit www.hmsa.com.