

# About Your BEST Life *Dental PPO Plan*

**Welcome to BEST Life!** This flyer explains how your Dental PPO plan works. If you have any other questions about your plan, please contact BEST Life's Customer Service Department at 800.433.0088 or by email at [cs@bestlife.com](mailto:cs@bestlife.com).



## **How does the plan work?**

To start using your benefits, call the dentist of your choice to set up an appointment. When you go to a dentist for treatment, either you or your dentist will file a claim with BEST Life, and we will pay the claim for the services covered by your plan.

## **How are my benefits covered?**

Your plan includes a calendar year maximum, a yearly deductible and coinsurance. Each of these helps BEST Life determine how to pay your claims:

- **Calendar Year Maximum:** the maximum amount BEST Life will cover for that year.
- **Yearly Deductible:** the amount each member must meet before claims are paid. In a family, only three members must meet this amount before claims are paid. Deductibles do not apply to preventive services.
- **Percentage Payable (coinsurance):** the percentage we will pay for a category of treatment procedures. There are three or four categories (Preventive, Basic, Major, and Orthodontia, if covered) and each category will have a different percentage.

For exact information on your benefits, please refer to your plan's Certificate Booklet.

## **Why should I see a network provider?**

On this plan you can select any licensed dentist, but will save money with a network dentist.

Your plan is designed to cover more costs for services treated by a network dentist. This is done through higher calendar year maximum and percentage payable levels. In addition, dentists contracted with a network have agreed to provide dental services at a discounted price, which can translate to 25% to 57% off what would normally be charged (depending on the procedure and the area in which you live in). When you see a network dentist, your plan's benefits are applied to the discounted amounts, which make your out-of-pocket costs lower than if you went to a dentist out of the network.

(To ensure that you receive in-network savings, please make sure the provider is part of the network before you make an appointment.)

## How much do I save with a network dentist?

Here is an example of how you could save with a network dentist on a Dental PPO Mid Plan with a \$0 deductible. (Actual costs may vary by geographic location, procedure and by dentist.)

Treatment	Network Dentist	Non-Network Dentist
Routine Oral Exam	Charges: \$45.00	Charges: \$45.00
	Provider Discount: <u>-\$20.00</u>	Allowable Charge
	\$25.00	Paid at 100%: <u>-\$24.00</u>
	Paid at 100%: <u>-\$25.00</u>	<b>You Pay: \$21.00</b>
<b>You Pay: \$0</b>		
Amalgam Filling	Charges: \$86.00	Charges: \$86.00
	Provider Discount: <u>-\$30.00</u>	Allowable Charge
	\$56.00	of \$60 Paid at 80%: <u>-\$48.00</u>
	Paid at 80%: <u>-\$44.80</u>	<b>You Pay: \$38.00</b>
<b>You Pay: \$11.20</b>		
<b>You realize a savings of:</b>	<b>\$119.80</b>	<b>\$72.00</b>

## How do I find a network provider?

Your member ID card lists which network you can use along with contact information. A directory of networks is available on our website at [www.bestlife.com](http://www.bestlife.com) (click on "Provider Look-up"), or call our Customer Service Department at **800.433.0088** for assistance.

## What is Predetermination?

Predetermination is an estimate of how benefits will be processed, and is a great way to ensure that you have what you need to make informed decisions. Any treatment a dentist estimates to cost in excess of \$300 or \$500, depending on your plan, is required to be reported to us before any work is done. Once we receive a report, BEST Life provides you and your dentist with an explanation of how your dental plan will cover costs.

## How do I file a claim?

In most instances, the dentist will file a claim on your behalf. If you are asked to file a claim, you can download a dental claim form at [www.bestlife.com](http://www.bestlife.com), select "Members" and then "Forms".

Completed forms should be mailed to:  
**BEST Life and Health Insurance Company**  
PO Box 890  
Meridian, ID 83680-0890