

## DENTAL

# The importance of submitting a Pre-Determination when expenses exceed \$500

You may be surprised to discover that the cost for treating dental disease is more than cancer, diabetes, and arthritis.

The good news is most dental disease is preventable. Your dental plan is designed to cover most preventive services at no cost to keep your smile a healthy one. Should you need more of the major services, your plan is designed to pay a portion with some out-of-pocket expense.

We highly recommend a pre-determination for any of those major services that are expected to exceed \$500

### Pre-determination facts:

- A pre-determination is an estimate of how much of a proposed treatment plan will be covered under your dental program.
- A pre-determination allows you, the member, to figure costs before receiving major treatment.
- A pre-determination is designed to help avoid any mis-understanding between you, your dentist, and us as to how much will be paid for any dental services.

#### **Dental Claims/Customer Service:**

Sun Life Financial  
PO Box 2940  
Clinton, IA 52733  
800-442-7742  
Electronic Claims: Payor 70408