

## BE AN INFORMED PATIENT

*As a patient, you have the right to be involved with any decisions surrounding the treatment you receive at the dentist. Having an open dialogue with your dentist can help you make better-informed decisions about your care.*

Keep in mind that there are almost always alternate treatment options. Choosing to get no treatment at all is certainly an option; however, it may not be a good choice since many dental problems can become worse without intervention. Your dentist is the expert and can help guide your decision, but the final choice is always yours. Before undergoing any procedure, consider asking your dentist questions to better understand your options and what you can expect to pay out-of-pocket.

### Questions to ask your dentist before treatment:

- ✓ What is your treatment plan?
- ✓ Is the treatment urgent?
- ✓ What happens if I don't get the treatment now?
- ✓ Are there alternate treatment options?
- ✓ How long will the treatment last?
- ✓ Can I think about it or get a second opinion?
- ✓ Will my insurance cover this? How much?
- ✓ Should we request a predetermination?

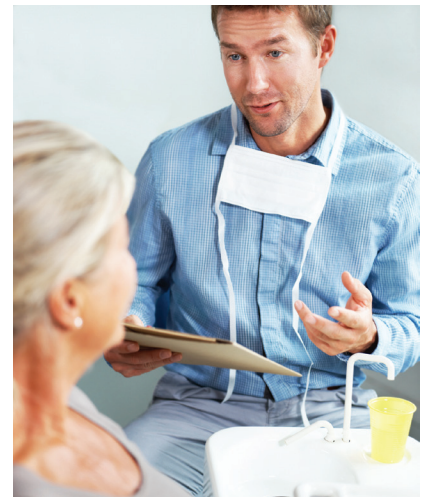
As our member, you also have certain rights regarding your payment obligations, but only when you see an in-network dentist. If your treatment is denied coverage because it fails to meet our clinical criteria, you are not responsible for paying the in-network dentist's charges unless you've signed an informed consent agreement.

### What is Informed Consent?

Informed consent is a written agreement between you and your dentist. This is something that your dentist may ask you to sign and date before moving forward with treatment. By signing this document, you agree to proceed with your dentist's proposed treatment plan and acknowledge that you understand all of the following:

- The treatment proposed
- Any reasonable alternatives, risks and benefits to that treatment
- Your understanding that the procedure(s) may not be covered by your insurance, and why
- The amount you agree to pay out-of-pocket for the treatment

Access information on your personal dental plan and claims online anytime in My Dental Benefits at **UnitedConcordia.com/MDB**.



### WHAT'S A NETWORK DENTIST?

*Network dentists have agreed to file claims for you and to discounted, negotiated rates as payment in full for covered services. Network dentists also have been rigorously reviewed to ensure that they meet appropriate licensing requirements.*

Dental plans are administered by United Concordia Companies, Inc., and underwritten by United Concordia Life and Health Insurance Company, United Concordia Insurance Company of New York, United Concordia Insurance Company, United Concordia Dental Plans, Inc., United Concordia Dental Plans of California, Inc., United Concordia Dental Plans of Kentucky, Inc., United Concordia Dental Plans of the Midwest, Inc., United Concordia Dental Plans of Pennsylvania, Inc., and United Concordia Dental Plans of Texas, Inc. For information about which companies are licensed in your state, visit the "Disclaimers" link at [www.UnitedConcordia.com](http://www.UnitedConcordia.com). Administrative and claims offices located at 4401 Deer Path Road, Harrisburg, PA 17110 (1-800-332-0366).

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