



## Tips for Becoming a Better Educated Dental Consumer

Are you taking full advantage of your dental health benefits? The importance of using your dental benefits and available resources is often underestimated. Follow the tips below to become a knowledgeable dental consumer.

1. **Establish a relationship with a dentist you trust.** If you don't have a dentist, ask your friends, family and co-workers for referrals to find a dentist in your area. You can also call United Concordia customer service or visit [www.ucci.com](http://www.ucci.com) to obtain a list of participating network dentists near your home or work.
2. **Utilize a United Concordia network dentist.** Network dentists accept United Concordia's maximum allowance (or discounted fee) as payment-in-full for covered services; you are responsible only for applicable deductible and co-insurance amounts. In addition, network dentists file claims with United Concordia, so you don't have to pay up front and request reimbursement.
3. **Schedule dental cleanings and oral exams every six months.** Regular preventive care can help you enjoy a lifetime of good dental health. By using your dental benefits and visiting a dentist every six months, you significantly decrease your risk for periodontal disease, tooth decay and other dental diseases. Your dentist and dental hygienist also have the proper training to detect oral cancer in the earliest stages. Most oral cancers, if detected early, can be cured.
4. **Request a predetermination of benefits for major dental services.** Although not required, United Concordia encourages you to ask your dentist to request a predetermination before you begin treatment for complex procedures, such as crowns, bridges, dentures or non-acute periodontal surgery. The predetermination lets you know in advance whether the service is covered and exactly what your financial responsibility will be.
5. **Don't be afraid to ask questions.** It is important that you understand the available treatment options, as there are often a variety of methods for treating your teeth. For example, a cavity can be filled with a silver amalgam filling or a tooth-colored resin composite. Some alternative procedures may result in higher out-of-pocket expenses to you. Ask your dentist which procedure(s) covered by your dental plan will restore the tooth and comply with recognized standards of dental care. It is your choice to accept or decline the alternative treatment.
6. **Understand your dental coverage.** After enrolling in the dental plan, you will receive a Certificate of Insurance or Evidence of Coverage, which provides details about your dental coverage. Refer to this document for important information, including the covered procedures, exclusions, limitations and schedule of benefits for your dental program.
7. **Monitor your dental benefits.** Visit [www.ucci.com](http://www.ucci.com) to access *My Dental Benefits*, which gives you easy, secure access to eligibility, benefits, claim status, maximum and deductible accumulations and procedure history. You can also request and print ID cards, obtain answers to commonly asked questions and e-mail customer service via a secured connection. If you prefer, call the toll-free customer service number and use the Interactive Voice Response system.

At United Concordia, it is our goal to provide County of Riverside employees with the information they need to get the most out of their dental health benefits. For additional information, contact United Concordia customer service, toll-free, at 1-800-332-0366.