



Why Use DenteMax?

DenteMax has been delivering a quality national dental PPO network since 1985.

Access to one of the BEST dental networks in the country

- Over 261,000 credentialed dentist access points nationwide
- Adding hundreds of new dentists each month

Quality dentists

- Every DenteMax dentist undergoes rigorous credentialing before they can join the network
- DenteMax takes pride in offering high quality dentists; you will be treated by the best of the best

Savings from 20% to 40% when you visit a network dentist

- Reduce out-of-pocket costs
- Stretch annual maximum benefits
- Receive network discounts on services even after your annual maximum is reached or on services that are not covered benefits; in applicable states

	Crown		Root Canal	
	DenteMax	Non-Network	DenteMax	Non-Network
Amount Charged	\$560	\$800	\$700	\$1,200
Member Co-Pay	25%	25%	25%	25%
Plan Pays	\$420	\$600	\$525	\$900
Member Pays	\$140	\$200	\$175	\$300
In-Network Member Savings	\$60		\$125	

* The example above shows what your out-of-pocket costs would be for two common dental procedures. It assumes a 25% co-pay.

Using DenteMax is as easy as...

1

Call your plan administrator to verify your coverage

2

Find a DenteMax provider online at DenteMax.com or call our customer service line at (800) 752-1547

3

Make an appointment and be sure to mention your dental plan uses the DenteMax network

Four Ways To Save



As an overlay to an existing plan

The DenteMax network is added to an existing dental benefit plan with no notification to the insured members. Insured members are not steered into choosing a participating dentist over a non-participating dentist. Savings become apparent every time a member goes to a DenteMax dentist.



As an incentive plan

A traditional PPO plan. Insured Members have relative freedom to choose their dentist. They are informed that in-network dental services will be covered at a higher benefit level than out-of-network services. They are still covered for out-of-network services but those fees are determined by the plan and the established charge DenteMax determines to be usual and customary fee (U&C) for the service in that geographical area. When visiting network dentists, negotiated fees may extend to non-covered services and services provided after the annual benefit maximum has been exceeded in applicable states. Members are steered toward in-network dentists by a higher reimbursement/better benefit model.



A fixed schedule as the maximum payable benefit

The plan dictates the maximum amount that will be covered for a particular service, with claims based on the DenteMax fee schedule. Whenever an insured member uses a non-participating DenteMax dentist, the submitted fee is lowered to the corresponding Maximum Allowable Charge (MAC) or benefit for that area. The member will be responsible for the difference between the dentist's fee and the maximum allowable charge amount plus any deductible, coinsurance and maximum that may apply. Members enjoy higher savings when they see a DenteMax dentist, but out-of-pocket expenses can be higher if members see a dentist other than a DenteMax network dentist. It requires thorough employee communication and education. They have to be aware of the potentially dramatic increase of out-of-pocket costs associated with out-of-network providers. Members are steered toward in-network dentists by a higher reimbursement/better benefit model.



As an Exclusive Provider Organization (EPO)

Insured members must see a dentist inside the DenteMax network. If services are rendered by a non-network dentist, the member will receive no dental benefit.

► **What is DenteMax?**

DenteMax is one of the largest leasable dental PPO networks in the United States with over **261,000** dentist access points nationwide. Our clients of insurance companies, third-party administrators and various employer groups lease the DenteMax PPO network for use in their dental benefit plans. The DenteMax network is used by more than **12 million members** nationwide. DenteMax dentists agree to charge these members prices below their usual fees in order to gain access to them. Members then experience these price savings each time they visit a DenteMax dentist.

► **Is DenteMax my insurance company?**

DenteMax is not an insurance plan; it is a Preferred Provider Organization (PPO) network of participating dentists who have agreed to a set fee schedule. The network is leased to insurance companies, third-party administrators and employer groups to enhance their dental benefits programs.

► **Why should I go to a DenteMax dentist?**

When you choose an in-network DenteMax dentist, you can save up to **20%-40%** off a dentist's usual office fees. DenteMax also verifies a dentist's current practice information and history to make sure that they meet our high-quality standards. All dentists go through an advanced credentialing process and are re-credentialed every three years. This gives you and your family peace of mind knowing you are being treated by only the best dentists.

► **Do I call DenteMax to find out what dental services are covered?**

Since DenteMax is solely a dental PPO network, we cannot determine benefit levels or what services are covered. You must contact your Plan Administrator to find out that information. Their number is typically located on the back of your ID card.

► **How do I find a DenteMax dentist?**

You can visit the 'Find A Dentist' tab on the homepage of **DenteMax.com** for a quick or advanced search by zip code, city and state, specialty, office practice name and dentist's last name. You can also call us toll free at **(800) 752-1547** and a DenteMax representative can help you locate a dentist in your area. Printed directories are also available and can be requested at our toll free number.

► **If my dentist does not participate with DenteMax, how can I get them to join?**

Contact your dentist and advise them that your plan administrator utilizes the DenteMax PPO network. If they do not participate with DenteMax, please inquire if they are willing to join us so that you can take advantage of in-network benefits. If they are interested, you can refer them to **DenteMax.com/members/referdentist** or they can contact us toll-free at **(800) 752-1547**.

► **Do I have to remain with the same dentist after I choose one?**

You may switch dentists at any time with no waiting periods or forms to fill out. Please note that if you seek out a dentist who does not participate with the DenteMax PPO network, your out-of-pocket expenses may be significantly higher as they are allowed to charge you their usual fee for services.

► **How do I make my first appointment?**

Before you make an appointment, you should understand your benefit levels and plan from your plan administrator. To obtain this information, contact them using the number on your ID card. Then identify and contact the DenteMax dentist you have selected and schedule your appointment. Make sure you let the dentist office know that your plan administrator participates with the DenteMax network and confirm that they are a DenteMax dentist. You may need to show your ID card at your first appointment, so be sure to bring it with you.