



# Summer Quarterly Member Newsletter

Volume 1, Issue 2

Visit us at...

[www.libertydentalplan.com](http://www.libertydentalplan.com)

## FAQ's

### *How can I transfer to a different provider?*

*You may do so by contacting our Member Services Department at 888-703-6999 by the 20th of the month, for an effective date of the first of the following month.*

### *How can I go see a specialist?*

*Your general dentist will determine the necessity and will submit a Referral Request Form to our Specialty Referral Department. Once it is received, the processing time is 5 days or less.*

### *What if I have an Emergency?*

*You should contact your provider and inform them of your emergency, based on the nature and type of services needed, the office should then see you within 24 hours.*

**Simply better coverage...™**

## Optional, Elective, and Upgrade Terms

### What is Optional Treatment?

Dental treatment must be a mutual agreement between dentist and patient. While dental benefit coverage should be taken into account, it should not be the deciding factor in your choice of treatment. It is the responsibility of the dentist to advise the patient of treatment plan alternatives that are within recognized standards of care and document such. Given sufficient information to make a decision regarding a diagnosis and treatment plan, the patient can then choose the treatment course most appropriate for him/her.

Liberty Dental Plan along with other dental plans are built on the concept of patient cost-sharing which works to help make you a better consumer of dental care, and keeps dental plan premiums affordable.

In some instances, a dentist may offer a more expensive, alternative course of treatment that is above the coverage offered by the dental plan. In those cases, the patient shall pay any co-payment required for the less expensive procedure plus the difference in cost between the two procedures on the basis of the reasonable and customary charges for the procedures. The dental office however, must document the availability of the covered services and their corresponding co-payments. In summary, while preventive care lessens the risk of serious dental disease, additional treatment

may be required to ensure optimal health. Remember, you and your dentist must decide what is the best treatment plan for you.

### TERMINOLOGY

#### Optional Treatment

When more than one treatment is diagnosed for the same tooth. An example is a crown vs. a filling. The least expensive treatment, meeting professionally recognized standards of care, is the covered benefit. Optional treatment plans are typically offered in conjunction with services covered by the dental plan. Example: Your dentist states that a tooth needs a silver filling. Because the filling will be large, he/she also suggests, to prevent future tooth deterioration, a crown could be placed.

#### Elective Treatment

Includes, but is not limited to implants, irrigation and cosmetic treatment. Elective treatment can be offered with and without treatment covered by your plan., i.e. root planning (at co-pay), with irrigation (elective), or veneers (elective). Example: Your dentist states you need a sub-gingival root planning and scaling, also referred as "a deep cleaning" and you may have a higher co-pay. You think this should be at the co-pay listed for prophylaxis (routine cleaning). Root planing & scaling indicates you have a degree of gum disease that involves more extensive procedures.

The dentist might recommend additional elective procedures (irrigation or antibiotic perio chip) in order to prevent any further damage to the gum tissue and bone supporting your teeth.

#### Upgraded Treatment

Considers treatment to be an upgrade when the same treatment is offered to the patient using different materials and upgraded materials are not covered. Upgraded treatment can be used synonymously with "OPTIONAL" treatment. Typically, the upgrade would be described as a lateral shift i.e. cast metal crown upgraded to porcelain fused to metal, or porcelain fused to metal upgraded to porcelain fused to gold. Example: Your dentist states you need a base metal crown on a molar. For cosmetic purposes, you may request a porcelain fused to metal crown. Your cost will be the co-pay for the base metal crown plus the upgraded fee for the porcelain.

**Richard Hague, D.M.D.**



