

scheduled dental plans

What to expect from your dental plan:

Everybody has to stick to a budget, especially in times like these. A simple trip to the dentist for a cleaning and x-rays can put strain on a budget, but a root canal or periodontal treatment can break your budget's back.

So how can you budget for this? For a few dollars a month, you can give yourself a safety net with CompBenefits' fully insured Scheduled Dental Plan. And because this plan is insurance, you know it's backed with the financial stability you expect from a top-flight insurance company.

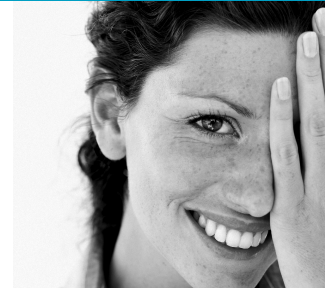
CompBenefits' Scheduled plans are simple. When you enroll, you'll receive a Schedule (a list of dental procedures listed with each one's co-payment). You'll see any dentist you like – as well as specialist – and file your claim.

Your claim will then be handled by our experienced claims staff that has a proven track record of paying claims on time and accurately.

Deductible and maximums apply as well as certain waiting periods.

*Get more out of your dental plan
@ www.mycompbenefits.com*

Want to know the status of a claim? Need to find a dentist closer to you? You can do all of this and more at www.mycompbenefits.com. Registering for this service is simple and will give you access to your plan benefits, including your benefit information, claims status, a list of providers and the option to change your account information. Just a few clicks of the mouse, and you'll be checking out your benefits in no time.



*Know Exactly
What to Expect*

frequently asked questions

Q. *What are the CompBenefits' Scheduled dental plans?*

- A.** CompBenefits' Scheduled dental plans give members the freedom to choose any licensed dentist. All dentists will honor these plans. The plans reimburse a scheduled amount for each procedure. Deductibles and plan maximums do apply. Some plans may also include waiting periods for certain services.

Q. *How much will my plan pay?*

- A.** Your reimbursement is based on your plan's schedule of benefits. Your plan will pay the lesser of the scheduled amount or the dentist's charges, up to the plan's annual limit for benefits. Your portion of the cost is simply the difference between the dentist's charge and the scheduled reimbursement amount, if any.

Q. *How much of the dental charges does my plan cover?*

- A.** Payment schedules vary from plan to plan. Please check your Schedule of Benefits for more details.

Q. *What is predetermination?*

- A.** Predetermination is a request that your dentist may have to submit to CompBenefits before treatment begins. If planned treatment is going to cost you more than \$200, you should ask the dentist to file for predetermination of benefits prior to rendering services. Predetermination is not necessary for emergency treatment.

Q. *How does my bill get paid?*

- A.** Each dentist bills separately. Your dentist may agree to file your insurance claim for you. If he or she does not, however, you may be required to pay the entire bill at the time of service and will need to submit a claim form to CompBenefits for your reimbursement. All financial arrangements concerning payment are strictly between you and your dentist and should be determined prior to treatment.

Q. *Can I go online to find out more about my plan or get assistance?*

- A.** Yes. You can visit www.mycompbenefits.com to learn about your plan, to check your benefits, to use our Provider Locator, to send us an e-mail and more.

Q. *Where do I send my claims?*

- A.** You can get a claim form from your Group Benefits Administrator, from CompBenefits' Member Services department or from our Web site, www.mycompbenefits.com. Mail it to:
CompBenefits Claims
P.O. Box 8236
Chicago, Illinois 60680-8236