## **Plan Overview**

### **DHMO**

# Take care of your teeth with CompBenefits and help prevent excessive costs.

It's a widely accepted fact that dental disease is preventable. Dentists stress regular brushing, flossing and periodic check-ups. CompBenefits makes preventive care affordable. CompBenefits will enable you to take better care of your teeth, and you'll pay less to do it. You'll get great benefits. You'll save money. You'll help prevent tooth decay and gum disease which could save your teeth.

#### No charge benefits included:

- routine x-rays
- routine cleanings
- topical fluoride (to age 16)
- local anesthesia
- oral exams

All other dental procedures are covered at substantial savings to you. The Schedule of Benefits shows you the exact amount you pay. Compare and add up your savings.

#### No hidden costs.

With CompBenefits, you won't be surprised by any hidden costs. There aren't any. Your dental needs are covered right from the start. Any pre-existing condition you may have is covered immediately.

#### No claim forms for you to file.

CompBenefits has taken the confusion out of dental care. We prepay the dentist directly. Most routine and preventive care is covered in full. And you'll know exactly how much you'll have to pay for other procedures by checking your Schedule of Benefits for the pre-negotiated fees. You don't have to file a claim and then wait to receive your money. CompBenefits carefully reviews the credentials of each dentist in the network before they are selected.

#### No surprises.

With CompBenefits, you have an easy way to determine how much, if anything, dental services will cost you before they're performed. You just review your Schedule of Benefits with your dentist. You'll always know what to expect. And often, you can expect "No Charge".

#### Friendly, efficient member service.

CompBenefits Member Service Representatives are trained to help you with your questions. They are familiar with your benefits and the dentists on the panel. They'll also answer your questions clearly and completely.

## Qualified participating CompBenefits dentists.

All participating dentists have been licensed by the appropriate government agencies. They are qualified, skilled, and experienced professionals. As part of our requirement for participation in the CompBenefits program, they undergo periodic reviews by CompDent's trained staff of dentists and professional services representatives.

### Large, established dental network.

Participating dentists are located near your home or office. You choose your family general dentist from the dental directory list. Each dentist is appropriately licensed and is a skilled and experienced professional.