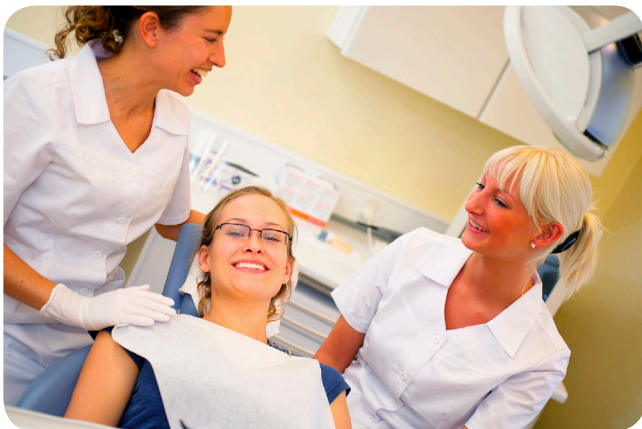




## Understanding Your Coverage: Know when to say **no!**

One of the most important things to remember when visiting your dentist is that you make the final decision regarding your oral treatment. While the dentist is available to provide his professional expertise, you have the power to say “no” to optional services that may cost more money.

The key to making sure you are receiving the treatment that you need: ask questions! Don't be afraid to ask your dentist questions, ask for a second opinion, or call our Member Service Specialists to ask for advice! All of our Member Service Specialists have a dental background. All of our Member Service Specialists are here to advocate on your behalf and help you understand and/or verify your benefits. If you are ever unsure about the treatment being offered to you—we will help you understand your options! Dental Health Services is your resource for information regarding every aspect of your dental coverage.



Questions about Coverage?  
Call today!

California: 877-222-2735  
Washington and Oregon: 866-585-6464

### Steps to keeping your smile and pocketbook safe

To avoid any confusion on treatment or payment options, please follow these guidelines:

- *Refer to your Schedule of Covered Services and Copayments:* If there is a question of whether or not the treatment recommended by your dentist is covered by your plan, this source will inform you of your options.
- *Call:* If you still have any questions regarding your treatment, call and one of our experienced specialists will be happy to assist you.
- *Know that you have options:* Your dentist may recommend extra treatment options (not included in your covered services). These additional services are always options. You can decline these treatments and select only those covered by your plan if you choose.
- *Ask your dentist for a treatment plan prior to receiving treatments:* It is your right to know more information about your oral care!
- *DO NOT sign anything you do not fully understand or agree to:* We are always available to help you understand the treatment options being offered to you by your dentist.