



Requesting a pre-determination can help you prepare for dental care

This easy tactic can help you plan for costs while getting the best care

When you plan a large project, like getting work done on your car or renovating your home, you usually start by getting quotes on how much it will cost. So, when you need major dental care, why not do the same to help you financially plan for what's ahead? That's where pre-determinations come in.

If you need non-routine dental treatment, ask your dentist to submit a pre-determination to Guardian to help you more fully understand your financial obligation and what Guardian will cover. Let's take a look at what that process looks like.

Meet Jane

Jane found a dental practice near her home using Guardian's mobile app, so she can save extra money with an in-network dentist. During her appointment, X-rays reveal an issue with her molar, and it looks like she may need a crown. She also says she's been experiencing slight discomfort in the area while eating and drinking.

Her dentist schedules her treatment appointment for a week later, so she can get a pre-determination before receiving care. Here's what happens:



Jane's dentist shares X-rays and notes from her visit with Guardian.



Guardian reviews the pre-determination within 5 days, so both Jane and her dentist have the information prior to her next appointment.



If Guardian's review of the information concludes that she does qualify for a crown, her dentist will let Jane know exactly what her out-of-pocket costs will be before her appointment. This will help her plan and control her savings. If the dentist is in-network for Jane, she saves more, since Guardian negotiates discounts averaging 42% with in-network dentists.



If the X-rays and information provided do not support benefits for this service, Jane is able to have an open dialogue with her dentist about what alternative treatments are available — helping her feel involved in her care plan and avoiding any unexpected out-of-pocket costs.

Getting a pre-determination can help you financially prepare for your care and can give you confidence knowing that your best interests are at the center of your care plan.

Talk to your dentist about getting a pre-determination next time you need major dental care and download the Guardian mobile app to learn more about your dental benefits.

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