

Assessing Dental Plan Contract Bids

Tool #2: Assessing the final proposals

Does your dental benefits plan offer all the features you need? Answer these questions to determine if your plan passes the test.

	Yes	No
My employees will retain the freedom to choose the dentist they want.		
If the plan allows an out-of-network benefit, the benefits are equal to seeing a network dentist.		
The plan offers an adequate network of dentists.		
My employees will not need to pay a deductible for exams and cleanings.		
Orthodontic treatment is a benefit for children of my employees.		
There are no pre-existing conditions (such as missing teeth).		
The plan allows my employees to receive needed care from specialists.		
The plan allows rollover of unused benefits from one plan year to the next.		
My employees with certain medical conditions, e.g., a patient with diabetes, may be allowed extra cleanings to maintain their oral health.		

Preventive and diagnostic services, e.g., exams, x-rays and cleanings are covered at ____%.
Basic services, e.g., restorations and extractions, etc. are covered at ____%.
Major services, e.g., crowns, dentures and bridges, etc. are covered at ____%.