

Helping You Understand the Importance of **Requesting a Pre-Treatment Estimate**

A pre-treatment estimate is a complimentary service provided by HRI to its covered members and their dentists. It is conducted before dental treatment begins. The purpose of this service is to help you understand any out-of-pocket costs you may incur and to give your dentist the opportunity to suggest alternative treatment plans that could reduce your expenses while maintaining your oral health.

We recommend asking your dentist for a pre-treatment estimate before agreeing to any major treatments, such as crowns, wisdom tooth extractions, bridges, dentures, root canals or periodontal services. This estimate informs you of what your HRI plan will cover and the portion you will be responsible for paying. It also reveals any limitations or restrictions set by your employer's chosen plan design.

To obtain the estimate, your dentist will send a proposed treatment plan, along with relevant ADA codes and x-rays, to HRI. We will then verify the coverage and benefit level for the services. Keep in mind that certain services may be limited or excluded by your plan, and some may require a co-payment instead of full coverage.

We kindly ask dentists to provide at least 48 hours' notice for us to prepare the pre-treatment estimate. Once ready, it will be sent to both you and your dentist. It is important to note that the estimate is not a guarantee of payment. It is based on the claims information and your eligibility in our system at that specific time. Any subsequent claims, changes in eligibility, or alterations to the plan design may affect the accuracy of the estimate.

When your services are complete and a claim is submitted for payment, HRI will calculate its benefit payment based on your current eligibility and the remaining amount in your annual maximum as of the actual date of service.

Questions?

Contact your HRI claims team for more information.

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