

Altus Dental Insurance Company provides affordable, quality dental plans to approximately 180,000 members. Backed by first-class customer service, convenient online tools, and prompt claims payment, Altus Dental sets the standard for what customers should expect from an insurance company.



### **How Your Plan Works**

Dental Insurance helps you pay for the most common dental procedures. And, it's important to understand how your Altus Dental plan works so you can get the most from your dental benefits.

## How does the plan work? It's easy when you use participating network dentists.

The Altus Dental network includes many of the dentists in your area, delivering easy access to care for you and your covered family members. We are one of the largest Preferred Provider Organizations (PPO) in the state. We also offer access to dentists nationwide through the Connection Dental Network. All your dentists must pass our rigorous credentialing process, so you can be confident it is care you can count on.

### Finding a Dentist

Use the Find A Dentist tool at www.altusdental.com to see if your dentist participates with us or to find a new participating dentist near you. Be sure to click "yes" when asked if your ID card includes the Connection Dental logo.

# Maximize your coverage with a participating dentist.

### In-Network Care

When you receive care from a participating dentist, your out-of-pocket expenses will be less. That's because the dentist has agreed to accept the allowance as full payment, minus your coinsurance and any applicable deductibles - which means no "balance" billing, Just show your ID card and you're done - it's that simple! Participating dentists will handle all the paperwork and inquiries directly with us. We will pay the dentist directly.

### Out-of-Network Care

You have the freedom to receive care from any dentist. The dentist can submit claims to Altus Dental and reimbursement will be made directly to the dental office. If your dentist isn't in the network yet, please let us know as we actively recruit new dentists to the network.