



DENTAL UPDATE

October 2018

Pre-Determination of Benefit in an Emergency

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No one likes to get a bill from the dentist. It's one of those unexpected, unplanned expenses that do occur from time to time. Most people feel that if they brush faithfully at least once a day, floss on occasion, check in with the dentist once in a while, that should be enough, right? Then out of the blue, a tooth suddenly becomes painful and next thing you know you're in the dental office being told potentially expensive treatment will be necessary to relieve the pain. Naturally your first thought is how much is this treatment going to cost you when it's finished.

In this emergency situation, there might not be time to wait for a Pre-Determination of Benefit to be submitted, processed and reported back. With a painful, symptomatic tooth, you have little choice but to have the tooth treated and restored and it should be handled with all urgency to keep matters from getting worse. Your dental health is extremely important and above all else, you should follow the advice and recommendation of your dental health professional. Your dental plan will consider all sides of the resulting claim and you can rest assured your dental plan through Cypress will cover the maximum your policy allows toward that dental bill. Yet ... your question remains, "what's my cost?"

The good news is, if there can be good news when you have a toothache, if your emergency treatment is being provided by a Cypress PPO network provider, it only takes a few minutes to get a good estimate before you sit in the dental chair without going through the process of a formal Pre-Determination at the dentist's office! Just a little arithmetic by your dentist's financial planner will get the same result. Here's how: If a root canal is covered in your plan at 80%, all the network provider has to do, is multiply the fee schedule allowance for that root canal by .80 and that's the dental plan benefit! Easy! A quick call to Cypress Customer Service will verify how much is remaining in the calendar year benefit for the patient to cover that amount and if any required deductible has been met. Couldn't be simpler and just one benefit of visiting a Cypress PPO network provider.

The provider is not in network? We understand. Cypress has a process in place to handle express emergency Pre-Determinations when the provider is out of network, since the dental office would not operate under a network fee schedule and some assistance would be necessary to calculate an estimate. When the emergency situation is truly acute, a patient in pain, and must be treated by an out of network provider, a call to Cypress Claims Department and request for a Manager Pre-Determination of Benefit is all it takes. We would request a little documentation be sent directly to the manager handling and Cypress would quickly handle the benefit calculations and provide a phone call back to the dentist to verify the benefit details while the formal written version is processed through our system.

Cypress is always here to back you up at the dental office by providing as much pre-treatment information is necessary to keep you in the loop and not shocked when you open your dental bill.

...Keep Smiling!

Cypress Ancillary Benefits makes it easy for you to manage your employee benefits.

Here are some reasons to use our online portal:

- Convenient & Secure – Available 24/7 for you to view invoices, benefit summaries, and even download ID cards when needed
- User Friendly - You can add, term, and update members with ease
- Fast – Information entered into our portal transfers to our eligibility system the very same day
- Your employees also have access to this portal, making it easy for them to see claims, predeterminations and download ID cards for all family members
- Employees can login using their First and Last Name, Date of Birth and SSN

Cypress automatically provides login information to the main contact of your group upon enrollment. If you have not received your login information, please email portalrequest@cypressadmin.com and our team will provide you with a username and password within 24 hours.

Once you have logged in and have any questions you can contact our customer service department at 800-350-3989 and a trained customer service representative will be happy answer your questions.

To access our portal please visit our website at www.cypressadmin.com and click the "Login" button.

Check out our new website!

Cypressadmin.com has been recently revamped. Along with a fresh new look, here are some of the highlights:

- New Layout - Navigation is streamlined and simplified. Whether you're an employer, broker, provider or member, you'll find what you need under the corresponding menu option.
- Added Security - If you ever find yourself filling out forms or submitting documents, you may be pleased to know our site now utilizes SSL encryption for secure transmission of information.
- Chat - In addition to traditional phone and email support, customer service is now available through our online chat feature.

Have a look around, and if you have an eagle eye, you may spot on the rocks our favorite bird, Larry!





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Provider Relations Newsletter

The Cypress network is actively growing to service the demands of our rapidly increasing membership and provides its members with more than 280,000 access points nationwide to high quality providers and their dental practices with cost effective prices and savings.

As a Cypress contracted provider, the dentist agrees to charge our members 20%-40% below their typical charges. This fee schedule agreement provides a substantial savings for the member and his or her family's dental services. Managing our own PPO network allows us to negotiate reduced contracted rates in-turn for an exclusive plan design that benefits the member to keep out-of-pocket costs low and maximize their savings.

Our strict credentialing policy allows our members to feel a peace of mind when selecting a Cypress provider from our directory. Cypress enforces each provider to undergo a strict credentialing process, be carefully evaluated, and pass various criteria before being admitted to the network. Dentists are re-credentialed every three years to maintain this level of quality.

Cypress achieves being on the forefront of one of California's fastest growing networks by being flexible, adaptable, and empowering people to live healthier lives with affordable health plans uniquely designed to fit their lifestyles.

Three Branch Network

We have built our provider networks to provide a wide variety of choice and flexibility. By offering three different levels of participating provider networks, this affords our members with the greatest amount of options regarding dentists and cost.

The Three Branch Network consists of our **Cypress Exclusive Network (CEN)**, **Preferred Provider Organization (PPO)**, and **Out of Network Providers (OON)**.

CEN Providers are exclusive to California and provide members with the deepest discounts for services and richest co-insurance coverage. These providers will allow members to reduce their out-of-pockets cost while seeking all levels of coverage.

PPO Providers are nationwide. This is our largest contracted provider network consisting of over 300,000 Access Points Nationwide and abroad. All of these providers have agreed to reduce their fees to become contracted with Cypress Ancillary Benefits and refrain from any balance billing to our members.

Out of Network Providers will bill us directly for the members claims. We will pay the claims on the members behalf based upon the members coverage allowances.

Cypress members can move freely between any branch of networks to maximize their coverage and dental provider options. The Three Branch Network is one more way we go the extra mile to help our members get the most out of their benefits.

