



**SMILE...YOU HAVE OPTIONS!**

**Why does your Dental Network matter? The savings say it all!**

Everyone loves to save money. Especially when saving money doesn't sacrifice quality!

Dental Health Options by Health Resources Inc. (HRI) works very hard to make sure you have access to a large network of dentists that are convenient to you. Network dentists sign agreements to charge HRI patients only a specific amount per dental procedure, referred to as a Maximum Allowable Charge. These dentists provide the same excellent service at a discounted fee, resulting in savings for you and your family.

Effective October 1, 2013, HRI has partnered with Connection Dental Network to give you and your family access to a NATIONWIDE network of credentialed dentists. This network is in addition to HRI's proprietary network of dentists in Indiana and Kentucky! The Connection Dental Network offers over 47,000 more network dentists in all states who have also agreed to accept discounts ranging from 25-30% on your dental services.

So, if you want to save money on dental services, you can. Simply visit an in-network dental provider. Remember, choice is always your prerogative. You can receive care from any dentists you choose. However, your out-of-pocket costs will almost always be less if you choose a dentist that participates in the network.

**Yes! I want to save money and have a great Smile! How do I find a network dentist?**

Simply visit [www.InsuringSmiles.com](http://www.InsuringSmiles.com) Find a Dentist and enter your geographic information. A complete listing of ALL network dentists (general dentists and specialists) will appear – both HRI and Connection Dental. If your dentist does not participate, we would be happy to contact him/her. Call our Member Services at 1.800.727.1444 to Refer your Dentist.

In-network vs. Out-of-network Savings Comparison Example of Crown (porcelain fused to noble metal) Plan with 50% coinsurance Dentist billed charge of \$1,290		
	In-Network	Out-of-Network
Dentist Billed Charge	\$1,290	\$1,290
Maximum Allowable Charge/Member Benefit	\$800	\$800
Coinsurance	50%	50%
Insurance Pays	\$400	\$400
Member Pays	\$400	\$890
<b>Network Savings</b>	<b>\$490</b>	<b>none</b>
<b>Member Saves \$490 by visiting an in-network provider!</b>		

**SAVE AND SMILE!**