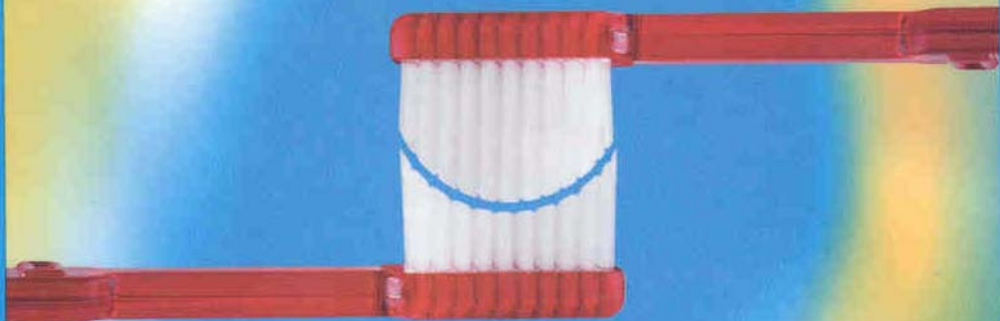


Recommend Direct Reimbursement (DR®), a great plan for your patients and your practice.

Please remove
and place this in your
CDT Book for quick reference.



DR gives everyone a reason to smile.

- You can charge your normal fees.
- All services are covered (except cosmetic).
- Can help you keep existing patients and add new ones.
- Freedom of choice.
- Strongly supported by the American Dental Association.

ADA

American Dental Association
www.ada.org

Please see the reverse side for more benefits of Direct Reimbursement.

Why recommend Direct Reimbursement dental plans?

DR is easy:

- DR is a simple, cost effective alternative to traditional dental insurance.
- With a DR plan in place, the covered individual visits the dentist, receives treatment and arranges for payment. A paid receipt or proof of treatment is then presented to the employer (or administrator) for reimbursement. The employer reimburses the employee (or dentist) directly, based on the company's plan design.

DR advantages for you, the dentist:

- No complicated claim forms to complete and send in.
- No pre-authorizations, no x-rays to submit, no waiting periods.
- No staff time is spent going back-and-forth with insurance carriers.

DR benefits for your patients and their employers:

- Your patients can stay with you because they're not limited to a network.
- Patients are reimbursed based on dollars spent, not the type of treatment.
- Employers control their costs by setting co-payments and annual maximums.
- There are no monthly insurance premiums.

How you can recommend DR to your patients:

- By learning about DR, you can support those employers who use DR, and encourage other employers in your patient base to consider this innovative benefit option.
- When patients mention dental insurance, use this card as a handy reference to tell them about Direct Reimbursement.
- For DR information you can give to patients, please call the ADA's Dental Benefit Information Service at **800-621-8099**, extension **2746**.

