



## A benefits 'pre-determination' mistaken for an EOB

Silverline Dental Plan

Pre-Determination of Benefits 1

Member: Morgan K. Sample · Ref PD 55120 · Prepared 08/01/2025

| Proposed procedure                    | Est. plan pays | Est. you pay |
|---------------------------------------|----------------|--------------|
| D2740 — Crown, porcelain (proposed) 2 | \$590.00       | \$590.00     |

This is an **estimate of benefits** if the service is performed. **Not a claim. No services have been submitted or paid.** 3

### × INSUFFICIENT

This document will be denied — send something else.

#### WHY THIS FAILS

- 1 **A pre-determination ('pre-D') is the insurer quoting what they'd cover** if you get the work — it is not an EOB.
- 2 **The procedure is 'proposed'** with no date of service, because the care hasn't happened.
- 3 **It's easy to mistake for an EOB** — same logo and dollar figures. The tell is the wording: 'predetermination / estimate / not a claim / not paid.'

#### ✓ WHAT TO SEND INSTEAD

Have the work done, then submit the **real dental EOB** (or the itemized statement) showing the actual date of service and the amount paid — see the good EOB examples on the sample hub.

SAMPLE — synthetic teaching exhibit; fictitious provider, patient & data. **Not a real record.**