

Dental Take Over Benefit/Credit for Prior Coverage

Rev 6/14/2018

BrightIdea Dental members that had prior coverage with a previous dental carrier may get credit for the months that they've had coverage to go toward their 12-month waiting period for Type 3-Major Services.

The following criteria must be met in order to receive credit for prior coverage.

- The prior coverage must be a PPO or MAC plan with a minimum yearly maximum benefit amount of \$1,000 and similar coinsurance (100% coverage / 80% coverage / 50% coverage). DHMO or any discount dental plans do not qualify for the takeover benefit.
- There cannot be more than a 30-day break in coverage for the takeover benefits to be extended to the member.
- The member will need to provide a letter/certificate of coverage from the previous dental carrier stating that the member (& dependents if applicable) had prior dental coverage and the dates of the coverage. The letter must state the type of coverage (include annual maximum and coinsurance), list the names of all covered members and there must be a start date and end date for the coverage.
- The proof of coverage letter must be submitted at least 5 business days prior to effective date.
- The letter can be uploaded during enrollment. It can also be emailed to proof@brightideadental.com or faxed to (214) 217-3042. Please include the primary member's **date of birth** and **member #** in the email or fax.

For additional questions, please call BrightIdea Dental at 800-979-8266