

DENTAL UPDATE

1st Quarter 2020



Using the Cypress Dental Plan Has Just Gotten Easier

Members enrolled on a Cypress PPO plan will no longer need to present a physical identification card when visiting a PPO dental provider. Members can start using their dental plan with just 3 easy steps:

- Locate a provider: Find a participating provider by visiting
 www.cypressadmin.com. While members can visit any provider with a
 PPO plan, obtaining services from a contracted CEN or PPO provider will
 maximize benefits and lower out of pocket costs.
- Make an appointment: Members can make an appointment with the
 provider of their choice and inform them that Cypress Dental is the
 dental provider. Providers can verify eligibility by calling 800-350-3989
 or through Cypress Dental Provider Web Portal located at
 www.cypressadmin.com. Registration is required for the provider portal.
- Be on Your Way to Better Dental Health! Your provider can take care of the rest. Your provider will contact Cypress to verify your eligibility and benefits and submit claims on your behalf. Physical ID cards are not needed for the Cypress Dental plan.

Eligibility can be verified using a member's name, DOB, and SSN. If member would like an identification card, members have the convenience of a digital identification card. Simply print out a card by going to the Member Web Portal located at **www.cypressadmin.com**. Members may even keep a copy of the digital ID card on a smart phone or mobile device for quick access on the go.

Managing Your Dental Plan with the Cypress Web Portal

As a Cypress Dental member and group administrator, your dental health is important to us. The Web Portal is designed to provide tools and information to support members and plan administrators in managing their dental health benefits. The Web Portal is available 24/7. With the portal you can:

Plan Administrators can view invoices, benefit summaries, manage employee enrollment, and download ID Cards whenever need be. Employees can easily access their claims history, predeterminations, Explanation of Benefits, and ID Cards.

Cypress automatically provides login information to the Plan Administrative Contact at the time of group enrollment. Employees can register for the Member Web Portal by visiting **www.cypressadmin.com** and clicking "Login" in the upper-right hand corner.



Employee Spotlight



Kammi Swenson

You've seen employee spotlights before, so you know that they're designed to be a quick way to get to know a person professionally and personally. Today, we'd like you to meet our Kammi Swenson. Kammi has joined the Cypress team as our Administrative Assistant. She is primarily responsible for all new business onboarding and will also provide support to our Account Management Team.



What is Your Dream Vacation?

It would definitely be a place in Europe, probably Italy.

You're Happiest When...

I'm happiest when I'm with my family.

Least Favorite Food:

Raw tomatoes! It's the weirdest thing, I can eat them any other way, just not raw.

Do you have a pet?

Yes, 1. I have a black lab named Willie

Interesting Fact

I just moved to Stockton from Eureka, CA. It's first time I've officially lived outside of Humboldt County. It was a huge change in pace, but I'm loving Stockton so far!

Kammi can be reached at 209-290-0819 or by email kswenson@cypressadmin.com





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Getting the Most from Your Cypress Dental Plan Understanding Your Explanation of Benefits (EOB)

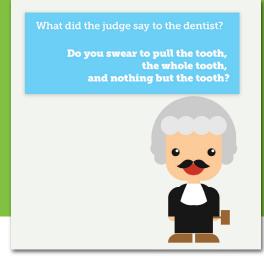
You may have heard of the term EOB. But do you really know exactly what it is? An Explanation of Benefits or EOB is a statement available to both members and dentists whenever a claim is paid, or denied.

Your EOB will identify:

- List of procedures performed
- Date of Service
- Provider's charges for services
- Allowed Amounts of the dental plan
- Patient responsibility (including coinsurance and deductibles)

Reviewing the EOB helps to pulls back the layers of what a provider charges, and how the member and the dental carrier share the cost of these procedures. EOB's also provide an up to date analysis of how much calendar year maximum has been used for the year and whether deductibles have been met. Understanding the EOB is key to discovering exactly how the provider and the insurance coordinate in helping cover the cost of members' dental needs. EOBs are available for download via the member web portal at www.cypressadmin.com. Registered members can view and print EOBs on demand.

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Emp	ployer Group	Name: ABC Group		Provide	NameID:	Dr. Smiley			
Pati	ent Name:	John Smith		Location	Name/ID:	John Smiley,	DDS		
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Town	Date of Service	Procedure	Subcode	Provider Billed Amount	Allowed Amount	Deductible Owed	Coincurance Owed	Plan Paid Amount	Total Patient Responsibility
	10/08/2019	D6751, Retainer Crown - Porcelain Pused To Predominantly Base Metal	4	\$726.00	\$726.00	\$52.00	\$338.00	\$338.00	\$368.00
:	1008/2019	D6241, Pontic - Porcelain Fused To Predominantly Base Metal	5	\$616.00	\$616.00	50.00	\$308.00	\$308.00	\$308.00
3	1008/2019	D6751, Retainer Crown - Porcelan Fused To Predominantly Base Metal	5	\$726.00	\$726.00	50.00	\$363.00	\$363.00	\$363.00
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Something to Laugh About

When was the last time you had a good laugh? From health to leadership, being able to see the humor in things can improve all aspects of life. There are many benefits to laughter including lower stress levels, increased pain tolerance, and heightened immunity to name just a few. Does the work week have you a little stressed? Check out this dental humor for a good chuckle.



We want to send you a gift on your birthday, but we don't know when it is. Tell us your birthday and we'll send you a gift on your special day!

