



## Wisdom Tooth Coverage Memorandum

### How to File a Claim for Wisdom Tooth Extraction

The following steps will explain how to file a claim for wisdom tooth extraction through a process called coordination of benefits. BGEA allows coverage for wisdom tooth extraction through MedCost. This should be filed at the dentist as the Primary Insurer.

Step 1: Inform the oral surgeon of your intent to file the wisdom tooth claim with both your medical and your dental insurance with your medical as primary and dental as secondary.

Step 2: Oral surgeon files claim with MedCost.

Step 3: Once you receive the EOB from MedCost, ask the oral surgeon to file the claim with Ameritas. Please provide the EOB from MedCost to the oral surgeon. Ameritas will need this to identify what MedCost has paid, so Ameritas can pay the remaining procedures under the dental contract not covered under the medical plan.

This process is called coordination of benefits and it allows employees of BGEA to get the absolute most out of their insurance coverages. If you have questions, please ask Amy Green or Kristie Preslar in Human Resources.