

FACTS YOU SHOULD KNOW ABOUT DENTAL INSURANCE

As an optimum care dental practice; we strongly believe our patients deserve the best possible dental service we can provide. In an effort to maintain a high quality of care, we would like to share some facts about dental insurance with you.

- FACT #1 Your dental insurance is based upon a contract made between your employer and an insurance company. Should questions arise regarding your dental insurance benefits, it is best for you to contact your employer or insurance company directly.
- FACT #2 Dental insurance benefits differ greatly from general health insurance benefits. Most dental insurance plans offer a maximum benefit of \$1000.00 per calendar year. (This incidentally is the same average amount of dental benefit provided 20 years ago.) **Therefore, dental insurance is never a pay-all; it is only an aid.
- FACT #3 You may receive notification from your insurance company stating that dental fees are “higher than usual and customary”. An insurance company surveys a geographic area, calculates an average fee, and then takes 80% of that fee and considers it customary. Included in this survey are discount dental clinics and managed care facilities which bring down the average. Any doctor in private practice will have fees that insurance companies define as higher than “usual and customary”.
- FACT #4 Many plans tell their participants that they will be covered “up to 80% or up to 100% but do not clearly specify plan fee schedule allowance, annual maximum or limitations. It is more realistic to expect dental insurance to cover 40% to 70% of major services. Remember the amount a plan pays is determined by how much the employer paid for the plan. You get back only what your employer put in, less the profits of the insurance company.
- FACT #5 Many routine dental services are not covered by insurance companies.

We will be happy to complete and file dental insurance claims for you for your convenience. In order to keep our dental fees as low as possible, payment is required on the date of service for treatment that is \$200.00 or less (unless other arrangements made) and we will have the insurance company pay you directly. Please do not hesitate to ask us any questions about our office policies. If you have questions regarding your insurance benefits, please contact your employer or insurance carrier directly.