

## Facts You Should Know About Your Dental Insurance

- Fact 1: Generally, a dental benefit plan is a contract between your employer or plan sponsor, and a third party (insurance company). These contracts vary widely. Many plans tell their subscribers they'll be covered "up to 80%, or up to 100%." In spite of what you're told, most plans cover somewhat less than that. Your plan coverage may not handle some of your treatment, because the employer did not wish to pay more for a stronger policy that would cover these treatments (such as gum treatments, tooth colored fillings, implants, etc.)
- Fact 2: Insurance companies do not guarantee payment on claims and reserve the right to make payments based on their estimation of Usual and Customary rates. Your particular policy may base its reimbursement on a fee schedule that is lower than our office's. Often times, the insurance companies may have not taken into account up-to-date regional data in determining a reimbursement level. There is no regulation as to how insurance companies determine reimbursement. In addition, insurance companies are not required to disclose how they determine these levels. The language used in this process may be inconsistent among carriers and difficult to understand.
- Fact 3: Dental insurance is NOT meant to be a PAY-ALL. It's designed to share in your dental costs. THERE WILL ALMOST ALWAYS BE SOME OUT-OF- POCKET EXPENSE THAT YOU WILL BE EXPECTED TO PAY AT THE TIME OF SERVICE.
- Fact 4: We do our very best to calculate the probable amounts on insurance reimbursements with the information provided by you and your carrier, however, all figures quoted are purely estimates and are not intended to be represented as definite.
- Fact 5: AS A COURTESY, we will process your insurance claim for you after you have provided us with all of you insurance information. Your carrier will be notified to send claim reimbursement directly to you. Payment is expected, in full, the day of treatment. The balance of your account remains YOUR RESPONSIBILITY, regardless of insurance status.