

FACTS YOU SHOULD KNOW ABOUT YOUR DENTAL INSURANCE

Dental Insurance plays a larger and larger role in helping people obtain dental treatment. Since we strongly feel our patients deserve the best possible dental care we can provide, and in an effort to maintain the highest quality of care, we would like to share some facts about dental insurance with you.

Fact #1 Although insurance is your responsibility...we can help. Regardless of what we might calculate as your benefit in dollars, we must stress the fact that you are responsible for the total cost of your dental care. As a courtesy to you, we will file your insurance to get the maximum amount due you under your plan's provision. You should contact your employer or union to obtain precise information regarding your benefits.

Fact #2 You may receive a letter from your insurance company stating that dentals fees are higher than usual and customary, rather than saying their benefits are low. An insurance company surveys a geographic area, finds the average fee and then takes 90% of that fee and considers it customary.

Fact #3 Many plans tell their insured that they will be covered "up to 80%" or up to "100%," but do not clearly specify limitations. We have found that most plans cover about 35% or 65% of major services based on the plan's pre-established maximum fee allowances and varies from carrier to carrier.

Fact #4 Many routine dental services are not covered by insurance carriers.

In the event you do not receive the benefits that you believe you have purchased from your insurance carrier, contact your employer's benefit department, your insurance representative, your union agent, the State Insurance Department or the Attorney General's office. Since the dentist is not the owner of the policy, these agencies refuse to solve problems when petitioned by the doctor. However, as always, we will be glad to assist you in any way we can to assure you of maximum benefits.