



Facts About Dental Insurance

Dental insurance plans are generally a business arrangement between an insurance company and an employer. It is important to remember that reimbursement and benefit levels are based on carrier and employer business decisions and not on an individual's need for treatment.

Dental plans are set up to pay only a portion of your dental health expenses. Many have higher allowances for diagnostic procedures (80-100%), and lower reimbursement percentages for major restorative treatments (50-60%). Some have waiting periods and require that you pay insurance premiums for 3-12 months before major surgical or restorative services are covered.

Dental plans often exclude coverage for certain treatments such as cosmetic or elective procedures; many also do not pay for dental implants.

Frequency allowances are common for nearly all dental insurance carriers. For example, a plan might limit payment for non-surgical periodontal therapy to once per two-year period.

Some dental plans have a "missing tooth clause" and do not offer coverage for replacement of missing teeth. This type of plan would also not cover dental implants.

Many insurance plans will apply "alternate benefits" towards a service, such as paying for regular dental cleanings rather than periodontal maintenance procedures.

Some dental insurance carriers may use the terms "usual, customary and reasonable" (UCR) to determine benefits. This term applies to fee research methods used by dental insurance carriers to set reimbursement levels across the country. The criteria upon which this research is based; such as region, time intervals, type of dentist, etc. can vary greatly from one insurance carrier to another.

Secondary insurance coverage is usually subject to "coinsurance" limitations. This means that if the primary carrier pays an amount equal to or greater than what is allowed by the secondary coverage, the second insurance policy could pay \$0, even if there is an unpaid portion of the original fee remaining.

Our Commitment is to your health, regardless of insurance status. Please do not hesitate to ask us to research your dental insurance coverage.