

WHAT I SHOULD KNOW ABOUT MY INSURANCE

Benefits from dental insurance continue to be an important tool in helping patients receive necessary dental treatment. For us to provide the best possible care in an atmosphere of trust, we would like you to read some factual information about your dental insurance.

Fact

This is your insurance for which you are responsible. No matter what we may determine your benefits to be in a dollar amount, in reality you are responsible for the total cost of your dental care. We are here to help you determine and receive your benefits. As a courtesy, we will file your insurance so you will receive the maximum benefit due you as provided by your dental insurance plan.

Fact

Your insurance company may send you a written notice stating that dental fees are above “the usual and customary”. The fact is their benefits are too low. Insurance companies take a survey of a geographic area, find the “average fee” out of all fees totaled, then they take 80% of that fee and determine it to be “usual and customary”. Included in their survey are the discount and managed care clinics. These have greatly reduced dental fees which bring down the “average”. Almost any dentist in private practice will have fees determined as higher than “usual and customary” by insurance companies.

Fact

As early as 1959, many dental insurance plans had a yearly maximum benefit of \$1000.00. You may be surprised to learn that right now the average dental insurance plan has a yearly maximum benefit of \$1000.00. It is frustrating to all involved in dental care that there has been no significant increase in yearly maximums over this long period. On the other hand, your premiums have risen tremendously.

Fact

A number of benefit plans tell their insured that they are covered “up to 80% or 100%”, but are unclear and less than informative about limitations. The fact is that most plans will cover about 35% to 60% of “major” dental services. These percentages are based on their preset maximum fee allowances, which vary between insurance carriers.

Fact

Many routine dental services are still not a covered benefit by carriers.