

## Facts You Should Know About Dental Insurance

As an optimal care dental practice, we strongly believe our patients deserve the best possible dental services we can provide. We promise to treat you for your dental needs, not what an insurance company dictates. 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 between your employer and the 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 greatly from general health insurance benefits. In 1971, your dental insurance benefits were approximately \$1,000 per year. Figuring a six percent rate of completion per year, you should be receiving \$4,549 per year in dental benefits. Your premiums have increased, but your benefits have not. Therefore, dental insurance is never a pay-all; it is only an aid.

**Fact #3:** You may receive a 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, takes 80 percent of that fee and considers it customary. Included in this survey are discount dental clinics and managed care facilities, which bring down the average. The fee-for-service 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 percent or up to 100 percent," but do not clearly specify plan fee schedule allowances, annual maximums or limitations. It is more realistic to expect dental insurance to cover 35 percent to 65 percent 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 puts in, less the profits of the insurance company.

**Fact #5:** Many routine dental services not covered by insurance companies. Financial arrangements must be made with us, regardless of insurance coverage. If you have questions regarding your insurance benefits please contact your employer or insurance carrier directly.