

# PERIODONTAL AND IMPLANT SPECIALTIES

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## Periodontics, Implants and Oral Plastic Surgery

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### THIS IS YOUR COPY FOR YOUR RECORDS

#### FACTS YOU SHOULD KNOW ABOUT DENTAL INSURANCE

Dental insurance is rapidly playing a larger role in helping people obtain dental treatment. We strongly feel our patients deserve the best possible dental care that can be provided, and in our effort to maintain that high quality of care, we would like to share some facts about dental insurance that we have experienced.

- FACT 1** Dental insurance is **NOT** meant to be **PAY-ALL**, it is only meant to be an aid.
- FACT 2** Many patients feel their insurance will be covering them at 80% to 100%. In spite of what you're told, we have found that most plans cover about **50%** to **80%** of an average fee up to the plan's yearly maximum. The amount your plan benefit allows for payment of dental services is determined by the plan that was chosen by your employer.
- FACT 3** It has been our experience that some insurance companies tell the insured that the doctor's fees are above "the usual and customary" rather than explaining to them that the fee for treatment is higher than the plan benefit allows. Remember your employer along With the insurance company has determined what your plan benefits will include.
- FACT 4** Many dental services may **NOT** be covered by insurance carriers especially when you are seeing a specialist for specific treatment.

We will gladly assist in expediting the handling of your claim to assure you of the maximum benefits you are eligible for and we will fill out and file your insurance forms. However, we do ask all patients to get involved with their insurance especially if they are not responding to our requests. Insurance companies will sometimes respond to the insured in a more timely matter, after all, their contract is with you the employed not our office.