

# **What Is Dental Insurance & How Does It Work?**

## **Introduction**

Dental insurance is a highly complex area that creates confusion for many dental patients. The complexities of dental insurance and the lack of sufficient information provided by some insurance companies make it almost impossible for some patients to properly understand their benefits. Even more confusing is understanding how to properly work with your dental insurance company to achieve the highest level of benefits to which you are entitled.

## **What Is Dental Insurance?**

Dental insurance is a contract between your employer and a dental insurance company. The benefits that you will receive are based on the terms of the contract that were negotiated between your employer and the dental insurance company and not your dental office. The goal of most dental insurance policies is to provide only basic care for specific dental services. Insurance companies gather information to create a “Usual and Customary Rate” for specific dental services. This UCR represents the average charge for the area you live in and is the scale that your insurance company will use when processing dental claims for payment.

## **Covered & Non-Covered Services**

The selection of non-covered services is not based on what you need or want, but is based strictly on the contract with the insurance company. Our goal is to help you achieve and maintain optimal dental care, which is not necessarily the goal of your dental insurance company. Your employer has set up specific stipulations and provisions in your dental contract that may downgrade certain services or give specific frequency limitations allowed for dental treatments. Your employer may also have negotiated a waiting period that must first be met by you before any specific treatments are eligible for benefits.

We do not want to compromise your care based on restraints placed by an insurance company. Another fact that most dental patients do not realize is that each dental insurance plan has a dollar amount limitation each year. Once this limit is reached, no other services (including cleanings) will be covered by your dental insurance company regardless of how essential the service may be to your dental health.

## **How Our Office Helps**

Our office will do everything possible to help you understand and make the most of your dental insurance benefits. We realize that dental insurance can be complex and that is why we provide full assistance to you. Our office will complete and submit dental insurance claims to the company to achieve the maximum reimbursement to which you are entitled and will work diligently to make this happen as quickly as possible. Please be aware that this can be a lengthy process and if necessary, our office will contact the dental insurance company or we may request your help in this matter.

## **Our Philosophy**

Our office remains dedicated to providing optimal care for every patient and working with you to achieve that goal. We pride ourselves on helping you in any way and in continuing to provide the quality of care to which you have been accustomed.

**We look forward to serving you in an extraordinary manner!**