

UNDERSTANDING DENTAL INSURANCE

Understanding your dental benefits is not easy. There are as many different plans as there are contracts. Traditional dental insurance covers different categories of dental procedures at different percentage rates or amounts per procedure that vary from plan to plan and employer group to employer group. Also carrying from plan to plan are different deductible amounts and different maximums. **If you exceed your maximum benefits at any time during your benefit year, you are financially responsible for all procedures in full.**

(Initial _____)

Insurance plans also have various exclusions and limitations. An excluded dental procedure is a procedure not covered by your dental plan. Even if a procedure is dentally necessary, it may be excluded from your contract. **You are responsible for paying the entire fee for the procedure.** Some plans, by way of example, do not cover sealants over a certain age limit or limit sealants to certain teeth. Some plans will only allow a fee for an amalgam (silver color) instead of the recommended composite (tooth color) filling on a posterior tooth. To save money, many dental plans allow a benefit only for the least expensive method of treatment. Please keep in mind that your assignment of benefits does not necessarily guarantee that your insurance plan will provide for the treatment we have recommended. **In the event that your insurance plan does not cover procedures, you are fully responsible for the amounts not covered.**

(Initial _____)

Insurance plans also have a Usual and Customary Rate (UCR). The UCR is a dollar amount that the insurance company will pay for a given dental procedure. Insurance companies imply that the UCR is the amount that the doctor should be charging for a given procedure. In reality, it is what the company is willing to pay for the procedure. The UCR is usually less, and often much less, than what it actually costs to provide the dental care. **Any amount over the UCR is your responsibility.**

(Initial _____)

Your employer has selected your plan and is ultimately responsible for how your contract is designed. Remember, whether your plan covers a major portion of your dental bill, or only a small amount, dental benefits are good for patients because they help pay for needed treatment. **Keep in mind, dental insurance is designed to reduce the cost of dental treatment for the patient, not to pay for it entirely.** Typically there is always a portion that is not covered by your benefit plan. If any part of your plan is not clear to you, you should consult your benefit handbook or contact your human resource department where you work.

(Initial _____)

Signature of Patient, Parent, Guardian, or Personal Representative

Date