



## UNDERSTANDING YOUR 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-not your dental office. The goal of most dental insurance policies is to provide only basic care for specific dental services. The services selected are based on the cost of the policy to your employer and the negotiated arrangements with the dental insurance company.

Because the benefits you currently have are decided between your employer and the insurance company, some services are not covered. 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.

This is why so many dental patients become confused about dental insurance. Dental Insurance companies rarely cover 100% of any dental fee and, in many cases, cover less than 50% or nothing at all!

Our goal is to help you achieve and maintain OPTIMAL DENTAL CARE, which is not necessarily the goal of your dental insurance company. The goal of the insurance company is to provide ONLY the negotiated benefits for the specifically selected services. The reimbursement mechanism from your dental insurance company is simply a mathematical formula as to which benefits you will receive and their percentage of dentist's office fee that will be paid. 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 will be covered regardless how essential the service may be to your dental health.

We recognize that dental insurance is becoming more complex and more difficult to understand everyday. We are committed to assist you in every way possible to maximize the benefits to which you are entitled. If necessary, our office will contact the insurance company, or we may request your help in this matter. If you have questions after speaking with your insurance company please feel free to ask, we would be happy to help.