

## **Dental Benefits**

### ***What you should know.***

We believe you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding care to hundreds of people. Some have dental benefits, but most don't. If you have dental benefits, congratulations! You are very fortunate. Here are some important things you should know:

Your dental benefits are based upon a contract made between your employer and an insurance company. *If you have any questions regarding your dental benefits please contact your employer or insurance company directly.*

Dental benefits differ greatly from medical benefits. In 1959, most dental benefit plans had a yearly maximum cap of \$1000. You'll be surprised to know today that the average dental benefit plan has a yearly maximum cap of \$1000. There has been no significant increase in the yearly maximum cap in 40 years! However, there have been significant increases in your premiums. Dental benefits will never pay for the completion of your dental care. It is only meant to assist you.

Many people receive notification from their insurance company that dental fees are above usual and customary. An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, then determines that 80% of the average fee is customary. Included in this survey are discount dental clinics and managed care facilities, which have severely reduced dental fees that bring down the average. Any doctor in private practice will have fees that insurance companies define as higher than usual and customary.

Insurance companies do not recognize many routine and newer dental services

Many dental benefit plans tell their participants that they will be covered up to 80% or 100% but do not clearly specify the plan fee schedule allowance, annual maximum or limitations. It is more realistic to expect dental benefits plans to cover between 25%-40% of dental services. Remember that the amount a plan reimburses is determined by how much your employer has paid for your dental benefit plan. You will get back only what your employer has put in less the insurance company's profit margin.

We will do our best to help coordinate your dental benefits so that you receive the maximum possible reimbursement for the services we have provided you.

As a courtesy, our staff will gladly provide you with any necessary forms or submit any paperwork on your behalf to assist you in utilizing your dental benefits. However, your dental benefit contract is between you and the insurance company and you are ultimately responsible for unpaid balances. Excellent dental care is available with or without dental benefits. We hope you choose the best that dentistry has to offer.