

## The Truth about Dental Insurance

Dental insurance plays an important role in helping people obtain their dental treatment. Since we strongly feel our patients deserve the very best possible dental care we can provide, and in an effort to maintain a high quality of care, we would like to share some beliefs and facts about dental insurance with you.

**Belief #1** Dental insurance is meant to be a PAY-ALL.

**Fact** Dental insurance is meant to be an aid.

**Belief #2** Plans pay up to 80% or 100%.

**Fact** We've found most plans cover about 35% to 50% of dental services. The amount your plan pays is determined by how much your employer paid for the plan. You will get back only what your employer has put in, less the profits of the insurance company.

**Belief #3** The insurance company will pay the fees that the dentist charges.

**Fact** Some insurance companies tell their customers that dental fees are higher than usual and customary. An insurance company surveys a geographic area, finds the average fee, and then takes 80% of that fee and considers it customary. Included in the fee survey are discount clinics which will bring down the average. Any doctor in private practice will have fees that are considered higher than average.

**Belief #4** All services are covered by insurance.

**Fact** Many routine dental services are NOT covered by carriers.

**Belief #5** Insurance over the years has kept up with inflation.

**Fact** In 1959, most dental plans had a yearly maximum cap of \$1,000. Now over 40 years later – the average yearly maximum is still \$1,000! Dental benefit plans will never pay for completion of your dental care. It is only meant to assist you.

Please remember that your insurance is a contract between you and your insurance company and/or employer. Our dental practice is not a party to the contract. We recommend that any questions regarding the amount of insurance coverage for the specific treatment be discussed directly with your insurance company or your employer. We will fill out and file insurance forms for you at no charge. We will do all we can to assure you of maximum benefits.

Excellent dental care is available with or without dental benefits. We hope you will choose the best that dentistry has to offer.