



Facts About Insurance

- Most dental insurance plans are a business arrangement between an insurance company and an employer. It is important to remember that reimbursement and benefit levels are based on carrier and employer business decisions and not on an individual's need for treatment.
- Most dental plans are set up to pay only a portion of your dental health expenses. Many dental plans exclude coverage for certain treatments, such as cosmetic whitening, dental implants or veneers, or have age limitations, such as for dental sealants.
- Some dental plans do not offer coverage for replacement of missing teeth; this type of plan would not fully cover tooth replacement procedures, such as bridges, partial dentures, implants or full dentures. Others may have waiting periods for crowns, bridges or dentures.
- Many insurance plans will apply "alternate benefits" towards a service, such as paying for silver fillings rather than tooth-colored fillings.
- Some dental plans may use the terms "usual, customary and reasonable" (UCR) to determine insurance benefits. This term applies to fee research methods used by dental insurance carriers to set reimbursement levels across the country. The criteria upon which this research is based; such as region, time intervals, type of dentist, etc. can vary greatly from one insurance carrier to another.

Our Commitment is to Your Health, regardless of insurance status.

Facts About Insurance is for general use and information for our patients.

It is not intended to be a guarantee of coverage or acceptance of insurance plans in our office.