



PERIODONTICS &  
DENTAL IMPLANTISTS

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## Facts about Dental Insurance

- Please bring your insurance information with you to your first appointment!
- Your dental insurance is based upon a contract between your employer and the insurance company. Should questions arise regarding your dental insurance benefits, it is best for you to contact your employer or the insurance company directly.
- Dental insurance benefits differ greatly from traditional medical health insurance benefits and vary significantly from dental plan to plan. Dental insurance plans first appeared in the early 1970s with an annual maximum of \$1,000. Today, over 45 years later, most plans still have an annual maximum of \$1,000 to \$1,500. Have the premiums remained the same? Allowing for a conservative rate of inflation, annual maximum benefits should be around \$5,000 today, but unfortunately benefits have remained the same and premiums have increased.
- Many plans inform their participants that they will be covered up to 80-100%, but do not specify plan fee schedule allowances, annual maximums or limitations. It is more realistic to expect dental insurance to cover 35-50% of major services. Remember the amount a plan pays is determined by how much the employer paid for the plan. You get back only what your employer puts in, less the profits of the insurance company.
- Many routine dental services are not covered by insurance companies. This does not mean they are not necessary or appropriate; the service is just not covered.
- Pre-authorizations are not a guarantee of payment. Unfortunately, an approved pre-authorization payment may still be denied by your insurance.
- Insurance companies are often slow to return pre-authorizations. Please expect 3-5 weeks for your pre-authorization to be returned to our office and to you.

- Please understand that if you are waiting to schedule your treatment based on your insurance, there may be a delay in scheduling and your condition may worsen.
- If your insurance company does not pay their portion within 90 days of the date of service, the balance due is your responsibility.