



Dental Insurance

- **What is dental insurance?**
 - Dental insurance is a contract between your employer and a dental insurance company
 - Your benefits are based on the terms of that contract and not your dental office
 - Most dental insurance policies provide only basic care for specific services
 - These services are selected based on the cost of the policy to your employer
 - Uncovered services are not based on what you need or want, but strictly on the contract with the insurance company

- **What services get covered?**
 - Unfortunately, your dental insurer will not cover some of the services that you may need or want
 - The goal of the insurance company is to provide the negotiated benefits for the selected services
 - Our goal is to help your child achieve and maintain optimal dental care
 - Your insurance company pays according to what benefits were selected for coverage and the negotiated percentage of the dentist's office fee to be paid
 - Each dental insurance plan has a dollar amount limitation each year
 - Once this limit is reached, your dental insurance company will cover no other services regardless of how necessary those services are

- **Pre-authorization and pre-determination**
 - Many insurance companies try to control the amount of dentistry you receive by requiring authorization for procedures in advance

- **How can our office help?**
 - Our office will do everything possible to help you understand and make the most of your dental insurance benefits
 - We provide full assistance to you because we know how hard it can be to work with certain dental insurance companies
 - Our office will complete and submit dental insurance forms to the company to achieve the maximum reimbursement possible.
 - Our office will work diligently to make this happen as quickly as possible

- **Ask us for help!**
 - Any time you have a question about your dental insurance, please feel free to ask us
 - We know that insurance is becoming more complex and more difficult to understand everyday
 - Insurance companies often attempt to reduce costs through continual changes
 - We remain dedicated to providing optimal care for every patient and working with you to achieve that goal
 - We take pride in helping you in any way and continuing to provide the quality of care to which you have become accustomed.