



7001 Preston Road, Dallas, Texas 75205

## **FACTS YOU SHOULD KNOW ABOUT DENTAL INSURANCE**

As an optimum care dental specialty practice, we strongly believe our patients deserve the best possible dental services we can provide. In an effort to maintain our highest quality of care, we would like to share some facts about dental insurance with you.

**FACT #1:** Your dental insurance is based upon a contract made between **you, your employer** and a **specified insurance company**. Should questions arise regarding your dental insurance benefits, it is best for **you** to contact your employer or insurance company directly.

**FACT #2:** **Dental** insurance benefits differ greatly from **general health** insurance benefits. In **1971**, your dental insurance benefits were approximately \$1,000 per year. Now, more than three decades later, you will note that your benefits are still \$1,000 per year. Calculating a 6% rate of inflation per year, you should be receiving \$5,000 per year in dental benefits. Your premiums have increased, but your benefits have not. Therefore, dental insurance is **never** a pay-all; **it is only an aid**.

**FACT #3:** You may also receive notification from your insurance company stating that dental fees are “higher than usual and customary.” An insurance company surveys a geographic area, calculates an average fee, takes 80% of that fee and considers it customary. Included in this survey are discount dental clinics and managed care facilities, which bring down the average. The fee for services by a dental specialist in private practice **will** have fees that insurance companies define as higher than “usual and customary.”

**FACT #4:** Many plans tell their participants that they will be covered “up to 80% or up to 100%” but do not clearly specify plan fee schedule allowance, annual maximum or limitations. It is more realistic to expect dental insurance to cover 35% to 65% of major services. **Remember, the amount a plan pays is determined by how much the employer put in, less the profits of the insurance company.**

**FACT #5:** Insurance companies DO NOT cover many routine dental services.

All patients are responsible to make arrangements to pay the entire final balance **prior** to completion of treatment. This payment must be made directly to us regardless of insurance coverage.

Please do not hesitate to ask us any questions about our office policies.

If you have any questions regarding your insurance benefits, please contact your employer or insurance carrier directly.