



The Truth About Dental Insurance

Dental insurance is used to cover the needs of an individual that has had routine dental work regularly, and requires minimal treatment at their visits. Dental insurance is not tailored to each individuals' specific dental needs. This is a common misconception.

In order to help you understand your plan coverage, and **in order for us to provide direct billing**, we ask that you provide us with the following information:

Information your benefit carrier will ask you to provide:

- Name of policyholder _____
- Policyholder's date of birth _____
- Employer _____
- Policy number _____
- Division number _____
- Certificate number _____

Questions you should ask your carrier:

- What is the annual benefit maximum per patient? _____
- What is the anniversary date of the policy? _____
- Is there an annual deductible withheld? If yes, how much? _____
- How many units of scaling and/or root planning are covered per year? _____

- Which codes do they allow for these procedures? _____
- How many recall examinations are allowed annually? _____
- What is the annual maximum for basic and major treatment? Are they combined? _____
- Is endodontic and/or periodontal treatment classified as basic or major treatment? _____
- What % of coverage is allowed for the following?
 - Diagnostic services _____
 - Preventive services _____
 - Restorative services _____
 - Endodontic services _____
 - Periodontal services _____
 - Major treatment _____