

Some Facts about Dental Insurance

Over 50% of patients seeking dental care have some type of Dental Insurance or dental “Assistance”, as is should be called. Unlike Medical insurance, **dental insurance is designed to pay only a portion of the cost of dental treatment.**

Your employer has made this coverage available to you, and the type of benefit you receive depends upon the type of contract that was chosen with the insurance company. Your employer buys a special contract at a special fee or premium and includes as many or as few benefits as the employer is willing to pay for. **Keep in mind that your dentist fees or services are in no way reflective of what your insurance deems to be “Usual and customary” by your insurance company because remember.....your employer selected your plan for you not your dentist.**

Benefits vary from policy and the premiums that are paid are usually reflective of your individual plans. (i.e. Higher premium= Higher usual and customary rates and fewer exclusions and limitations)

Unfortunately it would be impossible for Tennyson Lake Dental to determine each and every patient’s policy provisions and limitations. While we are happy to assist you in filing your claims please keep in mind that is offered as a courtesy. We will file your insurance for you but if they do not pay within 60 days, it is your responsibility to pay our dental office and follow-up with your dental insurance.

Occasionally there are services that are selected as “Non-Covered” services which vary from plan to plan and policy to policy.

Some services may include but are not limited to the following:

Fluoride, sealants, x-rays, FMX, pano, Bitewings, Composite fillings, Full Mouth Debridement and Deep Scale Cleanings

Your dental health should never be dictated by what your dental insurance will or will not be covered. Please allow us the opportunity to answer any questions that you may have regarding your insurance coverage.

Patient Signature