

## Facts You Should Know About Dental Insurance

- Dental Insurance is not meant to be a pay-all - it is only meant to be an aid. The most common misconception about insurance is that fees are paid at 80% to 100%. On the average, insurance pays 40% to 50% of fees charged. This varies depending upon the plan your employer purchased. The balance is your responsibility.
- "Usual and Customary" fees are based upon a limited, often outdated survey, and may fall short of local fees. The insurance company maintains low-end fees so as to benefit their company and the employer's.
- Many routine dental services are not covered by dental insurance at all. Know what your plan offers. You can find this by reading your policy or by asking your employer or insurance company.

### Also know that:

- Whether you have insurance or not, fees are charged the same for all patients.
- Your policy's fee schedule may or may not agree with the fees in this area.
- Dental insurance plans vary greatly in types of coverage, even within the same company!
- Our primary concern is for the patient, providing appropriate and quality dental care.

We will cooperate in anyway we can to help you obtain maximum benefits, but strongly suggest you become familiar with your policy.