

# DENTAL BENEFITS INFORMATION

## Facts Every Patient Should Know

### Did you Know?

50% of the population does not have dental benefit coverage.

Some companies offer 100% coverage of a **previous** year's fee guide, which equates to less than a 100% benefit for you. Annually, the Royal College of Dental Surgeons provides the dental profession with a guide of fees that they recommend.

Our fees reflect the technology, education and quality that you and your family deserve.

Benefit coverage is a contract between yourself, the insurance company and your employer- not the dentist.

We are happy to assist you in determining your insurance coverage, to the best of our abilities.

Due to the Privacy Act, dental benefit companies have the right to refuse to provide information about your plan to dental offices.

Occasionally insurance companies request further information and/or decline estimates; this may cause a delay in your treatment. Dr. Rouah's team will gladly challenge your case and resubmit your claim.

With your permission, we can send your dental claim electronically; payment will be sent directly to your home or direct deposit.

We are pleased to discuss fees and payment options with you.

### Insurance Terms You Should Be Aware Of

#### **Annual Maximum**

Most insurance companies have an annual maximum amount of coverage for each patient listed under the insurance policy.

#### **Deductible**

The dollar amount the patient pays toward their treatment total before insurance coverage begins.

#### **Eligibility**

Eligibility determines who is covered under the insurance policy.

#### **Exclusions**

Many dental services and treatments that are clinically necessary are not covered by dental insurance. Their exclusions are usually described in the patient's insurance booklet, but please be aware that more treatments are being excluded to reduce costs.

#### **Co-Payment**

This is the "Out of Pocket" part of the treatment fee that is not covered by dental insurance. The insurance company will pay a certain percentage of the treatment, but they very rarely cover 100%.

**Dual Coverage**

This is when both spouses are covered by different insurance plans. The insurance companies usually coordinate the benefits so that the patient does not receive more than 100% of the cost of treatment.