**FACTS YOU SHOULD KNOW ABOUT DENTAL INSURANCE**

 Dental insurance is playing a large role in helping people obtain dental treatment. We strongly feel our patients deserve the best possible dental care we can provide, and in an effort to maintain the highest quality of care, we would like to share some facts about dental insurance with you

1. Dental insurance is NOT meant to be a **PAY**-ALL, it is only meant to be an aid.
2. Many plans tell their insured that they'll be covered "up to 84% or up to 100%". In spite of what you've been told, we've found that most plans cover from 60% to 100% of an *average* fee. Our experience has shown that there is a wide range of coverage, and the amount your plan pays is determined by how much your employer paid for the insurance. The *less* he paid for the insurance, the *less* you'll receive. Coverage can also be decreased due to annual deductibles, certain plan restrictions and type of policy you have.

1. It has been the experience of many dentists that some insurance companies tell their customers that "fees are above the usual and customary fees" rather than saying to them that "our benefits are low" Remember, you *get back only* what your employer puts in *less* the profits of the insurance company.

1. Secondary insurance is NO guaranty that you will have more coverage. If you have and Expense-sharing or Not-dup policy, you may be paying more than the policy is worth to you. The Secondary Insurance start paying from $ one and if the covered percentage is equal or less than the primary insurance chances are the secondary insurance will pay NOTHING.
2. Many routine dental services are NOT covered by insurance carriers. Our office has found this especially true in the case of preventive dentistry, i.e. pit and fissure sealants, a plastic coating applied to the tooth surface to prevent decay. While it is relatively inexpensive and certainly beneficial to the patient, this procedure is often not covered by insurance companies. More than two cleaning appointments per year, which are essential for maintaining the oral health of marry people, often are not covered. Full mouth x-rays, which allow for the early detection *of* many oral conditions, may have *time* limitations of many years. Some procedures essential to proper treatment planning, such as diagnostic casts, often is not covered. Insurances also tend to downgrade back fillings and crowns to the least expensive choice. They also choose not to cover treatment dentures and night guards.

 If you have any questions regarding *your* insurance, we ask that you contact your company directly regarding the details of your particular plan. Should you have any questions about our policies, please feel free to ask us. We want you to be comfortable *in* dealing with these matters and urge you to consult us if you have any questions regarding our services, fees or policies