



Understanding Your Dental Insurance Coverage

We will do our best to verify your coverage. However, knowing your benefit coverage is *your responsibility* and will help you understand services for which you may be financially responsible. With so many changes in insurance coverage, please take time to learn how you and your family are covered.

As you are probably aware, coverage under most dental insurance policies has changed. In an effort to assist our patients in understanding their insurance coverage, we have defined some questions that you may want to ask your insurance company. These questions should be asked not only of new insurance but also of existing insurance to determine any changes in coverage. These are only a few suggestions, so please ask any other questions you may have when you make the call.

- What is my effective date?
- If I have coverage with more than one insurance, which is primary?
- Which is secondary?
- What is the coverage for my children? Spouse?
- Is my insurance HMP, PPO or indemnity (fee for service)?
- Do I have out of network cost or benefits?
- Do you have a deductible? What is it? Has it been met?
- How often can I have a dental cleaning (prophylaxis) each year with plan coverage?
- What is my yearly maximum? When does it start?
- Are previous extractions covered?
- Are tooth colored fillings (composite) covered under my plan?

Please call you insurance company today!