

Dental Insurance 101

At Irwin Dental Center, we will do our best to identify as many of the details of your individual dental benefit plan as we can. Please be aware that we have hundreds of different benefit plans to keep track of among our patients. Ultimately, it is your responsibility to be familiar with the specific details of your dental benefits.

Because dental benefit plans rarely cover 100% of all treatment, it is important that we not allow your plan to determine the standard of dental care that we provide to you. Our Doctors will present recommended treatment plans based on your dental needs, not based on whether or not the treatment will be covered by your plan. You will then determine how you choose to proceed with the recommended treatment.

Our *Clinical Staff* (Doctors, Dental Assistants and Hygienists) are not familiar with the details of your specific benefit plan. Please keep in mind that information provided by *Clinical Staff* to our patients regarding dental benefits is often generic in nature.

Our *Administrative Staff* will provide *estimates* of your out of pocket expense for treatment based on the information that we have regarding your plan. Actual reimbursement from your dental plan may differ from our estimates. When treatment is accepted and has been performed, you are responsible for the balance after insurance has paid.

There are several different parts of a dental benefit plan that can affect payment. It is important that you read through this list and identify those that apply to your plan.

- Most benefit plans have a deductible. Identify whether or not your plan has a deductible and be familiar with the types of treatment that the deductible applies.
- Most benefit plans have an annual maximum. This is the total benefit amount that will be paid out during the benefit year. Typically these amounts range between \$1000 and \$2000 per person.
- Plans have a designated benefit year. Often it is based on the calendar year. However some plans differ. (Example: School teachers through Washington Education Association have a September through August benefit year.)
- Some benefit plans have a waiting period for certain types of treatment. Most often waiting periods apply to major treatment (crowns, bridges, dentures, etc.)
- Some plans have a missing tooth clause. What this means is that if the tooth was missing prior to the beginning of the coverage, the plan will not cover the cost of replacing the tooth. (Implant, bridge, etc.)
- Most plans have frequency limitations for treatments. These limits identify how often a particular treatment can be performed. Cleanings are often limited to one time every six months or two times per year. Fillings on the same tooth are often limited to one time every two years. Crowns and bridges are often limited to one time in five to seven years.
- All plans have exclusions (treatment that is not covered by the plan). These exclusions will be listed in the detailed benefit brochure that you received when your coverage began. We typically do not have a list of these exclusions.
- With crowns and bridges, benefits are either paid based on the day that treatment begins (prep date) or the day that the treatment is completed (seat date). Your plan will have an established policy identifying either the seat or prep date as the official date of service for this type of treatment.
- If you have double coverage, you cannot assume that this means your treatment will be covered at 100%. Plans have specific guidelines to determine how they coordinate benefits between them. Please be familiar with these guidelines (COB).
- Benefits for fluoride, sealants, night guards etc. vary greatly between plans. Coverage for these treatments can have frequency limitations, age limits, or may be excluded altogether.

Also, please be aware that treatment performed by a previous dental provider may also affect whether or not a treatment we provide is covered by your benefit plan.

We thank you for the opportunity to provide for your dental needs and we will always do our best to provide you with the most accurate information that we can regarding your dental benefits.