



A FEW INSURANCE FACTS

Did you know...?

FACT 1: Your dental insurance is based upon a contract between you or your employer and the insurance company. Should questions arise regarding your dental insurance benefits, it is best for you to contact your employer or the insurance company directly

FACT 2: Dental insurance benefits differ greatly from traditional medical health insurance benefits and greatly vary from plan to plan. When dental insurance plans first appeared in the early 1960s, most plans had a yearly maximum of \$1,000. Today, more than 50 years later, most plans still have an amount of \$1,000 to \$1,500. Allowing for a conservative rate of inflation, your yearly plan maximums should be in the excess of \$9,585 today. Your premiums have increased, but your benefits have not. Therefore, dental insurance is never a pay-all; it is only an aid. Another interest fact to note is that \$1,000 in 1960 is now worth \$104.38 in 2022 given inflation rate, making dental benefits merely a discount not a true insurance.

FACT 3: You may receive a notification from your insurance company stating that dental fees are higher than usual and customary. Insurance companies rarely reveal how they determine usual, customary and reasonable (UCR also known as allowable) fees. Insurance UCR does not reflect quality of care. Average is defined as the worst of the best or the best of the worst. We do not provide average dentistry, and do charge fair and responsible fees.

FACT 4: Many plans tell their participants that they will be covered up to 80% or 100%, but do not specify plan fee schedule allowances, annual maximum or limitations. It is more realistic to expect dental insurance to cover 35% to 50% of major services.

Remember, the amount a plan pays is determined by how much you or the employer paid for the plan. You get back only what you or your employer puts in, less the profits of the insurance company.

FACT 5: Insurance plans may not cover certain routine dental services regardless of need. Plan limitations are a contract between you or your employer and insurance companies. Insurance coverage is not based on need for care.

Our commitment is to do everything in our power to insure that you get every benefit dollar you are entitled to. We cannot guarantee dental insurance coverage.