

What You Should Know About Dental Insurance...

We do not have a contract or preferred provider agreement with any insurance company. This ensures that we are able to focus on what is best for you, not what is best for your insurance company. As a courtesy to our patients, we will file your claim and accept assignment of benefits. We are able to file on your behalf as long as your contract with your insurance company allows you to choose your own doctor.

We try to gather as much information regarding your policy as possible. However, we are only able to acquire the information that your insurance company is willing to provide over the phone. Insurance companies are not often forthcoming with this information. We update our records every time a claim is processed to try and provide the most accurate estimate possible. Your insurance company will not guarantee payment until they process your claim. By law, your insurance company has 30 days to process the claim. If payment is delayed or denied, we may require your assistance in resolving the matter.

Each insurance company has “Usual, Customary & Reasonable Allowances” (UCR), which are based on how much your employer pays for your dental coverage. The more your employer pays for the plan, the higher the “allowable UCR”.

Although insurance companies often say you will receive “two free cleanings” per year – they are never “Free”. They are 100% of the maximum allowed on your plan. The maximum allowed depends on how high your UCR is. They also deduct the amount of your cleaning from your calendar year maximum.

Each plan is different. It is impossible for us to keep track of all the specifications and exclusions of every dental plan. We encourage you to become familiar with your dental plan and its conditions. We are always available to answer any questions you might have.