



## **Dental Insurance Facts**

### **Fact 1 — NO INSURANCE PAYS 100% OF ALL PROCEDURES**

If your insurance stated they will pay 100% of a procedure. It is based on the insurance company's fee list (called an UCR list) and not the individual dentist's fee list.

Example: A procedure cost is \$180.00, your insurance policy states they will pay 100% of what they allow. If they allow \$150.00 the remaining \$30.00 is the parent's balance.

### **Fact 2 — INSURANCE BENEFITS ARE NOT DETERMINED BY OUR OFFICE**

Your insurance benefit is determined by the type of plan selected by your employer. We have no input on what your insurance pays for procedures. Insurance companies set their own fee schedules, and each insurance company has a different set of fees and guidelines.

### **Fact 3 — Deductible**

When estimating your dental insurance, benefits make sure to consider your deductible. Each insurance company has a different deductible amount. You have to meet your deductible amount before most insurance companies will pay for any treatment.