

HOW OUR OFFICE HELPS

Our office will help do everything possible to help you understand and make the most out of your insurance benefits. We realize the complexity and that it is difficult to understand how the insurance companies work.

Our office will check your benefit coverage prior to your visit and electronically submit your dental insurance claim to achieve the maximum reimbursement to which you are entitled.

Please be aware that some dental insurance companies take longer than others to complete payment. If necessary, our office will contact the dental insurance company. If we are unable to obtain payment from your dental insurance company, you will be responsible for the balance and contacting the insurance for payment.

We hope you find this brochure informational and if you have any questions, please ask one of our staff members.



TO HELP YOU UNDERSTAND YOUR DENTAL INSURANCE



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INTRODUCTION

Dental insurance is a highly complex area that creates confusion for many dental patients. The complexities of dental insurance and the lack of sufficient information provided by some insurance companies make it almost impossible for some patients to properly understand their benefits. Even more confusing is understanding how to work with your dental insurance company to achieve the highest level of benefits to which you are entitled.

WHAT IS DENTAL INSURANCE?

Dental insurance is a contract between your employer and a dental insurance company. The benefits that you will receive are based on the terms of the contract your employer negotiated with the dental insurance company and NOT the dental office. The services selected are based on the cost of the policy to the employer and the negotiated arrangements with the dental insurance company.

Because the benefits you have are decided between your employer and the dental insurance company, many services are not covered. The non-covered services are not based on what you need or want, but strictly on the contract with the insurance company. This is why many dental insurance companies rarely cover 100% of any dental fee. In many cases, they cover less than 50% or nothing at all. We suggest you read your plan booklet to familiarize yourself with any services not covered in your plan benefits.

COVERED & NON-COVERED SERVICES

Some of the services that you may need or want will not be covered by your dental insurer. Our goal is to help you achieve and maintain optimal dental care, which is not necessarily the goal of your dental insurance company. The goal of the insurance company is to provide only the negotiated benefits for the specifically selected services. We do not want to compromise your care based on restraints placed by an insurance company.

MAXIMUMS, DEDUCTIBLES AND WAITING PERIODS

Most patients do not realize that each dental insurance plan has a dollar amount limitation each year. Once this limit is reached, no other services will be covered by your dental insurance company regardless how essential the service may be to your dental health.

Dental insurance companies also have a yearly deductible amount. This amount is taken out of the insurance payment and is paid by the patient.

Many insurance companies also apply a waiting period for certain services and will not pay for another service until the waiting period is over. In these circumstances no payment by insurance will be made.

PRE-DETERMINATION

Many insurance companies try to control the amount of dentistry you receive by requiring authorization for procedures in advance. In most cases, we can begin treatment prior to receiving an authorization from the dental insurance company. The authorization process is often time consuming and takes the dental insurance companies four to six weeks to respond. Patients need to understand that in the event the dental insurance company refuses to pay for treatment, the patient is responsible for all fees. We will provide you with the full fees in advance so that you know the exact cost of treatment.

ELECTIVE TREATMENT

Some services are typically not covered by dental insurance companies. These include and are not limited to: cosmetic dentistry, implants, occlusion or bite redesign and other services. Although these are important dental services that can greatly enhance the quality of life of our patients, dental insurance companies do not feel that they should have to pay for these services. That is why these services are rarely included in contracts with your employer.