

LASER PERIODONTICS & IMPLANT DENTISTRY

BENJAMIN D. WILLIAMS, D.M.D.

FACTS ABOUT INSURANCE

Our goal is to help you manage your health care costs to achieve optimal oral health. Dental insurance is a wonderful benefit, and like any form of insurance, a number of common rules and guidelines apply. *Please note that our office is not a participating provider with any insurance companies.*

Following are a few common facts about dental insurance:

- Most dental insurance plans are a business arrangement between an insurance company and an employer. It is important to remember that reimbursement and benefit levels are based on carrier and employer business decisions, and not on an individual's need for treatment.
- Most dental plans are set up to pay only a portion of your dental health expenses, and medical insurance does not cover dental treatment unless it is related to medical trauma.
- Some dental insurance plans dictate whether or not you are allowed to see a non-participating provider.
- Dental plans sometimes exclude coverage for certain types of treatments altogether, such as dental implants or grafting procedures. They may also limit the frequency of treatments, such as periodontal maintenance procedures. This is a business decision by the insurance company and is not an indication of elective vs. necessary treatment.
- Some dental plans may use the terms "usual, customary and reasonable" (UCR) to determine insurance benefits. This term applies to fee research methods used by dental insurance carriers to set reimbursement levels across the country. The criteria upon which this research is based; such as region, time intervals, type of dentist, etc., can vary greatly from one insurance carrier to another.

Our Commitment is to Your Health, regardless of insurance status.

We value your trust in our team and will work closely with you and your insurance carrier to maximize your coverage.