

THE DENTAL INSURANCE PUZZLE

How our roles fit together



YOUR DENTIST

- 🦷 Conducts an exam and diagnoses any oral health issues.
- 🦷 Recommends treatment options to address your health care needs.
- 🦷 Discusses the benefits of treatment options and any concerns with delaying care.
- 🦷 Outlines a cost estimate related to the proposed treatment.
- 🦷 Helps you get an estimate (also known as a pre-determination) of covered treatment from your insurance company.
- 🦷 As a service to patients, may submit a claim to your insurance company for any covered treatment. Is contractually obliged, however, to collect your contribution (the 'deductible' or co-payment) at the time you receive treatment.

YOU

- 🦷 Understand what is covered by your dental plan, including any plan limits and co-payment obligations.
- 🦷 Talk to your dentist to thoroughly understand the recommended treatment options. Ensure you feel you've made the best decision for your health - regardless of your plan coverage.
- 🦷 Work with your dental office and insurance company to obtain an estimate for treatment before you proceed.
- 🦷 Pay for any costs not covered at the time treatment is provided.

YOUR INSURANCE COMPANY OR EMPLOYER

- 🦷 Offers a range of dental plans covering a percentage* of chosen procedures. If through your employer, the employer chooses a plan for the group.
- 🦷 Outlines your plan coverage through a booklet, presentation or online.
- 🦷 Provides an insurance advisor to answer your questions; with an employer plan this could be your HR manager; with an individual plan this would be the dental plan provider.
- 🦷 Ensures prompt payment to you or your dentist, as required.

* It is rare for plans to cover 100 percent of treatment. Most cover up to 80 percent of basic services such as exams, fillings or root canals and only 50 percent of procedures like crowns, bridges or dentures, etc.

YOUR DENTAL HEALTH MATTERS

To learn more talk to your dentist or visit yourdentalhealth.ca