

# Smilematters

## PATIENT FACT SHEET

### Dental Benefit Questions? Ask Us

It's getting to be that time of year when your employer may offer you a choice of dental plans. Rest assured that if you're confronted with dental plan options, we can help you decide what's best for you and your family's oral health needs, and which plan will allow you to maintain the positive doctor-patient relationship we have established.

It's important for you to know the basics about your benefit plan. But keep in mind, though, that only you and the dentist should decide what treatment best meets your dental needs.

#### **Curious about how your dental benefits are determined?**

In a nutshell, your dental benefits depend on the contract your employer sets up with its insurance company. Generally, the higher the premium your employer pays, the less you'll be expected to pay out of your own pocket.

When you're looking at the details of your dental plan, check carefully to be sure the plan includes basic coverage for preventive care and the most common dental treatments. Look closely at the limitations of the plan to make sure they're reasonable and realistic.

Most insurance plans use what is called a "usual, customary and reasonable," or UCR, fee schedule set by the plan administrator, to decide what portion of the treatment will be covered under the plan.

A UCR plan will pay either a set percentage of the dentist's fees, or its "reasonable" or "customary" fee limit — whichever is less. Because these limits are set by your employer's contract with the insurance company, they may not reflect the actual costs of dental care in your area. If a plan's "customary" fee limits are unrealistically low, you'll end up paying a larger

#### **Dental Benefit Tips**

- If your employer offers you a dental plan choice, talk to us about any questions or concerns you might have.
- Try to have a basic understanding of your dental plan's coverage.
- If you value our doctor/patient relationship, we hope that you'll continue to come to this office to receive your dental care.
- Try to objectively evaluate your options and not be swayed by perceived cost savings. Make sure you understand the plan's limitations and that these limitations are reasonable and realistic.

portion of the treatment costs. The bottom line is the insurance company can set limits on the amount paid for any dental procedure. Unfortunately, there are no standards to determine the plan's UCR fees. What you pay depends entirely on the benefits your employer has negotiated with the plan administrator.

#### **Our beliefs**

In our practice we believe that the dentist should have the right to diagnose and treat you without interference by a third-party payer. We also believe that you should be involved with treatment decisions, and that you should always have the right to choose your own dentist, including specialists. Our primary goal is to make sure that the experience you have in our office is always friendly, courteous and professional.