



IMPORTANT INSURANCE INFORMATION YOU SHOULD KNOW

Insurance information booklets often get ignored or thrown away. This can cause confusion when unexpected costs are incurred. Many plans have exclusions and limitations; knowing your plan can prevent the unpleasant surprise of unpaid services. Do you know yours? If not, we'd like to provide some basic information that may help.

To begin, we would like to highlight a misconception -dental insurance is not designed to pay for all dental care.

Almost all dental insurance plans have a deductible and an annual maximum that apply to each patient. The deductible is typically between \$25 and \$100 and not usually applied to recall hygiene visits.

The annual maximum is typically between \$1000.00-\$2000.00 and it does apply to recall hygiene visits. This total yearly maximum has changed very little over the last 40 years. This is both good and bad news; it has kept dental insurance affordable compared to medical insurance, but it also means that it does not cover as much today as it did years ago.

It is also important to note that all insurance policies pay a percentage of what they deem necessary. Common percentages are 100% for preventive services, 80% for basic restorative (e.g. fillings) and 50% for major services (e.g. crowns). However, these percentages vary by plan and are based on the insurance company's UCR, or usual, customary, and reasonable. Unfortunately, the definition of UCR does not always correspond to the existing average procedure fees for the Portland area.

Please keep in mind that insurance benefits are based on a contract between the patient and the insurance company. Treatment recommended by our office is never based on what your insurance company will pay; we do not believe that your care should be governed by your insurance contract. Keeping you healthy and meeting your personal needs are our first priority. Dental benefits plans are typically made available to employees or members through their companies, unions, and/or associations. As a result, our patient's dental plans vary considerably from one plan to the next.

We believe that you, our patients, expect and deserve the highest quality care we can provide at that reasonable cost. We hope this helps you better understand the complexities of dental insurance. If you have further questions, don't hesitate to call and speak with one of our associates.