

Dental Insurance

What is Dental Insurance & How Does It Work?

Dental Insurance is a contract between your employer and a dental insurance company. The benefits you will receive are based on the terms of the contract that were negotiated between your employer and the dental insurance company and not your dental centre.

Covered & Non Covered Services

Unfortunately, your dental insurer will not cover some of the services that you may need or want. Our goal is to help you achieve and maintain optimal dental care, which is not necessarily the goal of your insurance company.

Dental insurance companies rarely cover 100 percent of any dental fee and, in many cases, cover less than 50 percent or nothing at all. Many insurance plans have a dollar amount limitation each year. Once this limit is reached, your dental insurance company regardless how essential the service may be to your dental health will cover no other services.

As a concerned partner in your dental well-being, we do not want to compromise your care based on restraints placed by an insurance company.

How Our Office Helps

We will do everything possible to help you understand and make the most of your dental insurance benefits. Our office will complete and submit dental insurance forms to the company to achieve the maximum reimbursement to which you are entitled and will work diligently to make this happen as quickly as possible.

Please be aware that some dental insurance companies take longer than others do to complete payment. If necessary, our office will contact the dental insurance company, or we may request your help in this matter.

Pre-Determination Policies

Many insurance companies require authorization for specific procedures in advance. In most cases, we can begin treatment before receiving an authorization however; patients need to understand that in the event the insurance company refuses to pay for treatment, you are responsible for all fees. Naturally, we always provide you with the full fees in advance so that you know the exact cost of treatment.

Ask Us For Help Any Time

Any time you have a question about your dental insurance, please feel free to ask us. It will be

our pleasure to help you. We are dedicated to providing optimal care for every patient and working with you to achieve that goal.

What will my Insurance Cover?

Every insurance policy has its own set of rules which are usually outlined for you in a booklet that your employer supplies when you become eligible benefits. The treatment coordinators at Beyond Beautiful Smiles will gladly help you decipher your insurance benefits, all you need to do is bring your booklet and dental plan card along. Estimates are given for all treatment and pre-authorizations (or estimates to your dental plan to get confirmation of what will be covered) are sent.

Assignment of benefits (accepting the payment for your treatment from your dental plan) is a service that dental offices offer as a favour to patients. You are ultimately responsible for payment of all dental treatment that you have so the more information you provide to us, the less chance there will be of any surprises.