

Questions to ask your Insurance Company

Dental Insurance can be confusing to understand. Asking a few questions will provide insight on how your insurance coverage works. When you call your insurance company, please have your policy and certificate # on hand.

What is the annual Maximum allowed per patient? _____

What is the anniversary date of the policy? Ie: Jan. 1st (calendar year): _____

Is there an annual deductible? If yes, how much is it? _____

What year's Fee Schedule are dental benefits paid on? (current or previous years)

Per calendar year, how many units of:

Scaling are covered? (Code 11111) _____

Root Planing? (Code 43421) _____

Polish? (Code 11101) _____

Fluoride? (Code 12101) _____

Panoramic X-Ray? (02601) _____

How often is a recall exam covered? (Code 01202) _____

What percentage of coverage is allowed for Basic _____% and Major _____% work?

Is endodontic and /or periodontal treatment classified as basic or major treatment?

What amount of the maximum is used to date for the current year? _____

When was the last New Patient or Complete Oral Exam done? _____

When was the last Recall Exam done? _____

When was the last Panoramic X-Ray taken? _____

You are responsible for keeping your insurance information up-to-date. Please notify us of any changes to your dental coverage.