



Montreal West Dentistry

DENTISTERIE FAMILIALE ET COSMÉTIQUE · FAMILY & COSMETIC DENTISTRY

DENTAL INSURANCE: Do You Know the Drill?

Dental insurance can help to cover some or all of your dental costs. When you stay informed of any changes in your insurance plan, it helps us to help you get the most from your insurance.

We're always happy to help our patients! But we cannot stress enough that we are not permitted to make inquiries about your insurance or discuss with your carrier what is covered and why. Please check with your insurance carrier before your next dental appointment for any changes to your policy and let us know if we need to update your file.

After your first visit, we will process your claim directly. You remain responsible for the part of the fee that is not covered.

Remember to keep on hand the following information when you contact your insurance carrier: Name of the subscriber, employee's date of birth, SIN, employer, policy number, division number and certificate number.

Important Questions to Ask the Dental Insurance Provider:

- What is the annual maximum dollars allowed per patient?
- What is the anniversary date of the policy?
- Is there an annual deductible? If yes, what is this amount?
- How many units of scaling/root planning are covered on a yearly basis?
- What are the codes permitted? How many recall appointments are allowed annually?
- What percentage of coverage is allowed for the following services: diagnostic, preventative, restorative, endodontic, periodontal, and for crowns/bridges, dentures?

First Time Patients

Your first visit will be different from the rest of your appointments.

On your first visit, you will pay the entire fee for your treatment.

We submit your insurance claim to your insurance carrier who will refund you directly (usually within five business days). Your next visits will be easier. We will take care of submitting the invoice and processing the claim. As mentioned above, you will remain responsible for whatever portion is not covered by your insurance policy.

Our flossify is to help you make the most of your dental coverage.