

## PEDIATRIC DENTAL SPECIALISTS

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### ***Facts About Insurance***

- Most dental insurance plans are a business arrangement between an insurance company and an employer. It is important to remember that reimbursement and benefit levels are based on carrier and employer business decisions, and not on an individual's need for treatment.
- Most dental plans are set up to pay only a portion of your dental health expenses. Unlike other types of insurance, dental insurance plans rarely reimburse 100% of services.
- Many dental plans exclude coverage for certain treatments, such as orthodontic services, or have age limitations, such as for dental sealants.
- Like medical insurance, some dental plans do not offer coverage for pre-existing conditions, such as missing teeth. This type of plan typically would not cover temporary or permanent tooth replacements, such as space maintainers, permanent bridges, or treatment partial dentures.
- Many insurance plans will apply "alternate benefits" towards a service, such as paying for silver fillings (amalgam) rather than tooth-colored fillings (composite).
- Some dental plans may use the terms "usual, customary and reasonable" (UCR) to determine insurance benefits. This term applies to fee research methods used by dental insurance carriers to set reimbursement levels across the country. The criteria upon which this research is based; such as region, time intervals, type of dentist, etc. can vary greatly from one insurance carrier to another.

***Our Commitment is to Your Child's Health* regardless of insurance status.**

*Facts About Insurance is for general use and information  
for our patients.*

*It is not intended to be a guarantee of coverage or acceptance of insurance plans in our office.*