

# Questions to ask yourself and your dentist before you get *any* dental work done!



1. Will the dentist directly bill your insurance company or do you have to PAY the entire cost up front and wait for reimbursement from your insurance company?
2. Is the dentist's office sending your dental claim to the correct insurance company? Are they using the correct FIRM# and CERTIFICATE# from your wallet card or certificate of insurance? Have you reviewed your **employee benefit booklet** with your dentist to ensure you are both aware of what is covered under your dental insurance program?
3. Is the **EMPLOYEE** signing ALL Dental Claim Forms - including claim forms for dependents such as a spouse or child? (*If NOT the claim may be denied by the insurance company!*)
4. Did you ask your dentist to get "pre-authorization" from your insurance company BEFORE any dental work is completed (except for "routine" cleanings, fluoride, scaling, and annual checkups) so you know exactly what your cost will be?
5. Did you carefully review the Dental Claim Form BEFORE signing it to ensure the procedures listed are correct and the number of "units" (15 minute intervals) for procedures like scaling is accurate?

## **Dental Fees & Fee Guides?**

*The Dental Association in ALL provinces, except Alberta, publishes a "recommended dental fee guide" each year. Dentists and insurance companies use this "fee guide" to benchmark their fees and reimbursement levels for procedures. Unfortunately in Alberta there has not been a published "fee guide" since 1997. Therefore dentists and insurance companies have **estimated** fee increases but without a benchmark there are often discrepancies between what a dentist may charge and what an insurance company may reimburse for a procedure.*

### **Avoid surprises - be PROACTIVE about dental fees:**

1. Did you ask **UP FRONT** what the dentist charges for routine procedures such as checkups, cleanings, x-rays, fluoride, etc. so you can compare with other dentists in your area? (*Remember if a dentist charges MORE for these procedures than your insurer reimburses you will have to pay the difference along with your co-pay amount!*)
2. Dentists are NOT like Doctors (who are paid a pre-established fee by the government for their services). Your dentist is running a business just like a lawyer, or an accountant – do you ask these other professionals about their fees before you hire them?
3. Keep in mind the treatment plan proposed by your dentist and your decision to proceed with the recommended work should not be based on the amount of insurance coverage you have. However, you should know in advance EXACTLY what your plan will reimburse and what you will have to pay out of your own pocket. Ask your dentist **UP FRONT** how much they charge and how much will be covered by your dental plan!

