

Have Insurance?

Things You'll Need to Know

Your dental insurance is your responsibility, therefore it is important that you get as much information as possible. Dental plans vary greatly, making it impossible for us to know the specifics of your plan. Please phone/fax your insurance company to obtain the following information. If you are not the insurance carrier, ensure that you reference the carrier's name and phone number. Your benefits administrator may also be able to help you answer these questions. If you do not know who this person is at your company, you should find out.

What to Have Handy

When you Call

- | | |
|-----------------------------|-----------------------|
| 1) Name of Subscriber | 5) Policy Number |
| 2) Employee's Date of Birth | 6) Division Number |
| 3) SIN Number | 7) Certificate Number |
| 4) Employer Name | |

Be Sure to Ask the Following

Questions

You can also record the answers/information below for your records

- 1) What is the annual maximum allowed per person?
- 2) Are benefits allotted per calendar year? Y / N If No, new year starts on:
- 3) What is the anniversary date of the policy?
- 4) Is there an annual deductible? Y / N If so, how much is it?
- 5) Does the insurance company reimburse the dental office or the patient?
- 6) Can the dental office submit claims electronically? Y / N
- 7) Dental benefits are paid on which year's Alberta Dental Association fee schedule?
(1997 was the last official fee schedule in Alberta)
- 8) How many units of scaling and/or root planing are covered per year?
- 9) How many cleanings and checkups are allowed annually?
- 10) What percentage of coverage is allowed for the following:
 - Diagnostic Services
 - Preventative Services
 - Restorative Services
 - Endodontic Services
 - Periodontal Services
 - Major Treatment (crown/bridge/denture)
- 11) What is the annual maximum for Major Treatment?
- 12) Is Endodontic and Periodontal Treatment classified as Basic or Major Treatment?

If you need additional help understanding your coverage, we'll do our best to assist!