

## **IMPORTANT INSURANCE DETAILS**

### **PLEASE READ CAREFULLY**

We will provide your insurance company with the forms they require to process your dental claim, but we are not responsible for amounts which your dental plan will not pay. Below are the guidelines set out by the BC Dental Association regarding dental insurance responsibilities.

#### **DENTIST'S RESPONSIBILITIES**

Your dentist's main responsibility is to provide you with a standard of care that satisfies the expectations of their regulatory body, the College of Dental Surgeons of BC. In addition to providing treatment, your dentist and his or her staff will assist you with your insurance claim by:

1. Explaining your coverage using information from your plan booklet; and
2. Assisting you with the paperwork associated with your claim

Your dentist does not have a contract with any insurer to provide treatment; the contract is between you and your insurance company. The dentist just provides the service.

#### **PATIENT'S RESPONSIBILITY**

Contrary to popular belief, dental staff do not know which dental procedures are covered under your plan, and which are not. Your dental plan is a contract between you and your insurance carrier. You, the patient, are responsible for educating yourself about such things as;

1. Procedures that are covered by your plan
2. To what extent or percentage of the actual cost they cover
3. Annual maximums in your plan

If you do not already have a booklet explaining your dental benefits, ask your employer for one and ask them to explain it to you. If necessary, take your booklet to your dental office where staff will be happy to help you understand your plan.

Many dental insurance carriers consider the details of your plan to be private since the Privacy Act was introduced in 2004 and will no longer release information about your plan to a dentist or dental staff.

Why is this important to you? If you have treatment and;

There is no coverage under your plan contract; or

Your coverage has run out because you have exceeded a limit of your plan; or

Your dentist's fees for a procedure exceed the amount covered by your plan; or

The coverage has expired you are responsible for payment for the treatment

Please also realize the office has no way of knowing if you have visited another dental office in the current year where you may have used part of your annual insurance limit.

For more information, go to [www.bcdental.org/Dental\\_Insurance](http://www.bcdental.org/Dental_Insurance)