

Understanding your Dental Insurance

On a daily basis, we deal with misunderstandings about dental insurance. We think it is important for you to understand how dental insurance works.

-a dental insurance policy is a contract between a subscriber (you, &/or your employer) and the insurance company. The dental office is NOT a part of this contract.

-dental insurance benefits are not based on your oral health needs, but on what the purchaser of the plan has selected as benefits for that particular plan. This varies from policy to policy

-no insurance policy is intended to cover 100% of your potential dental needs. By incorporating deductibles, co-pays, and annual maximums the policy's intent is to have patients participate in a portion of the cost of treatment.

-the payment of your claim is based on what your plan contract covers, and the fee schedule as set by the insurance company (which may differ from the fees charged by a dental office).

-because YOU are the policy holder, it is up to YOU to understand your policy. It is impossible for a dental office to know the details of the hundreds of plans held by their patients. Of course, we will always try to help you understand your plan benefits, but we cannot control what your plan covers.

- very few plans will allow us to discuss your plan with them directly, because we are a "third party", not the policy holder.

The logo for Wolfville Dentistry features the name "Wolfville Dentistry" in a teal, sans-serif font. A teal wave-like graphic is positioned below the text, starting under "Wolfville" and ending under "Dentistry".

Wolfville Dentistry