PEAK PERFORMANCE DENTAL SOLUTIONS

Understanding Your Dental Insurance

A Simple Guide Every Patient Should Read

Dental insurance is one of the most misunderstood benefits patients receive. Many people believe their insurance should pay for every procedure, but dental plans are designed to help offset the cost of treatment—not cover every service in full. Understanding how your benefits work can help you avoid surprises and make informed decisions about your oral health.

Dental Insurance Is a Benefit—Not a Warranty

Your dentist recommends treatment based on what is clinically necessary—not on what your insurance covers. Insurance companies decide what they will reimburse according to your policy, not your dental needs.

Annual Maximum

The annual maximum is the most your insurance company will pay during your benefit year. Many plans still have maximums that have changed very little over the years, even though dental costs have increased.

Deductible

A deductible is the amount you must pay before certain benefits begin.

Coinsurance

Many procedures are shared between you and your insurance company. For example, your plan may pay 80% while you are responsible for the remaining 20%.

Frequency Limitations

Insurance often limits how frequently services such as cleanings, X-rays, fluoride, or periodontal maintenance are covered.

Waiting Periods

Some plans require you to wait several months before they will contribute toward major procedures.

Missing Tooth Clause

Some policies exclude replacement of teeth that were missing before your coverage became effective.

Downgrades

Some plans approve treatment but reimburse at a lower fee, such as paying for a silver filling instead of a tooth-colored filling. The patient is responsible for the difference.

Pre-Treatment Estimates

A pre-treatment estimate helps estimate your benefits but is not a guarantee of payment. The insurance company makes the final determination after the claim is processed.

Your Dental Office Is Your Advocate

Your dental team verifies benefits, submits claims, and appeals denials whenever appropriate. However, they cannot change your insurance company's rules or payment decisions.

PPDS PRO TIP
Think of dental insurance as a financial benefit—not a treatment plan. Delaying recommended treatment because of insurance limitations can often lead to more extensive and costly dental problems later.

Peak Performance Dental Solutions

Helping dental practices improve efficiency through AI, smarter systems, and over 35 years of operational experience.

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