

Questions to ask your Insurance Provider

We understand that it can be confusing dealing with your insurance company when you do not know what questions to ask. We have provided some basic questions below that will provide insight on how your dental benefits work. Please bring this completed form with you to your first appointment.

****When you call your Insurance Company you will have to provide your *policy and certificate#*, please have them on hand.**

<u>Questions</u>	<u>Answers</u>
What is the annual Maximum allowed per patient?	
What is the anniversary date of the policy? ie:Jan 1st (calendar year)	
Is there an annual deductible? If yes, how much is it?	
What year's Fee Schedule are dental benefits paid on? (current or previous years)	
Per calendar year, how many units of: Scaling are covered? (Code 11111)	
Root Planing? (Code 43421)	
Polish? (Code 11101)	
Fluoride? (Code 12101)	
Panoramic X-Ray? (02601)	
How often is a recall exam covered? (Code 01202)	
What percentage of coverage is allowed for Basic?	
What percentage of coverage is allowed for Major?	
Is endodontic and /or periodontal treatment classified as basic or major treatment?	
What amount of the maximum is used to date for the current year?	
When was the last New Patient or Complete Oral Exam done?	
When was the last Recall Exam and Panoramic x-ray done?	