

E. Charles Beliveau, D.D.S., LLC
987 Osgood St
North Andover, MA 01845

Facts You Should Know About Dental Insurance

Dental insurance has played a role in helping people obtain better care. Since we strongly feel that our patients deserve the best possible treatment we can provide, and in an effort to maintain the highest quality of care, we would like to share some facts about dental insurance with you.

- Fact #1** Dental insurance companies do not intend for their plans to cover all expenses. Their plans serve only as an aid toward acquiring better care.
- Fact #2** Many dental plans tell their insureds that they will be covered "up to 80% or up to 100%." In spite of what you are told, most dentists find that the majority of plans cover about 30% to 40% of an average fee. Some plans pay more – some pay less. The amount your plan pays is determined by how much you or your employer paid for the plan. The less that is paid for the insurance, the less you benefit.
- Fact #3** Many dental services are covered a specific number of times in a calendar year (for example, recall appointments may be covered only once every six months.)
- Fact #4** Some insurance companies tell their clients that "fees are above the usual and customary fees" rather than saying to them that "our benefits are too low." In our office we do not view our patients as "usual and customary," but as quality people who expect quality dentistry. Remember, your insurance benefit is limited by what you or your employer pays for the plan less the profits of the insurance company.

Please do not hesitate to ask any questions about our office policies. We want you to be comfortable in dealing with these matters and we urge you to consult us if you have any questions regarding our service and/or fees. We will fill out and file insurance forms at no charge. We will do all we can to assure you of maximum benefits, but bear in mind that the insurance company is responsible to you and you are responsible to us for your account. We cannot render service on the assumption that the charges will be paid by the insurance company.

If you have any questions regarding your insurance, we ask that you contact your employer or insurance carrier regarding the specifics and details of the plan it is conducting on your behalf.