

# **Things Every Patient Should Know About Their Insurance**

## **Information patients will be asked in order to send their claims electronically:**

1. Name of Insurance Carrier:
2. Employee's date of birth:
3. Employer:
4. Policy Number:
5. Certificate Number:

## **Questions patients should ask their Insurance company about their coverage:**

1. What is the annual maximum allowed per patient?
2. Is coverage based on a rolling month or a calendar year?
3. Is there an annual deductible? If yes, how much is it?
4. Dental benefits are paid on which year's Ontario Dental Association fee schedule?
5. How many units of scaling and/or root planning are covered per year?
6. What is the frequency allowed for recall exams, polish and fluoride? Example; Every 3 months, 6 months, 9 months
7. What is the frequency allowed for specific exams and emergency exams?
8. What is the annual maximum for major/minor treatment?
9. Is Endodontic and/or Periodontic treatment classified as basic or major treatment?