

Things Every Insured Patient Needs To Know

Vital Information

- The name of the person in your company who is in charge of employee benefits
- Name of Insurance Carrier & Phone Number

Information patients will be asked to give when calling their insurance company:

1. Name of subscriber
2. Employee's date of birth
3. SIN number
4. Employer
5. Policy number
6. Division number
7. Certificate number

Questions Patients Should Ask About Their Insurance

1. What is the annual maximum allowed per patient?
2. What is the anniversary date of the policy? Example: January 1st
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? Example 1996 or 1999
5. How many units of scaling and/or root planing are covered per year?
Which codes are allowed for these services?
6. How many Recall appointments are allowed annually?
Example every 3 months, 6 months 9 months?
7. What percentage of coverage is allowed for the following:
 - Diagnostic services
 - Preventive services
 - Restorative services
 - Endodontic services
 - Periodontal services
 - Major treatment . Example crowns, bridges, dentures
 - Treatment Planning / Consultations
8. What is the annual maximum for major treatment?
9. Is Endodontic and/or Periodontal treatment classified as basic or major treatment?