

Are You Covered?

An overview of dental plans

Like many Canadians, you may have a dental plan through your employer, union, or provincial government. This fact sheet can help you understand your plan if you're paying for dental care on your own.

First, remember that a dental plan and a treatment plan are two different things:

- a dental plan is a means to help you to pay for your dental treatment. Employers provide health and dental benefits for a variety of reasons, including the promotion of good health.
- a treatment plan is the personal plan you and your dentist develop together to meet your oral health needs. It serves as your road map to good oral health and should not be limited by what a dental plan will cover.

If you have a dental plan:

It's up to you as a full partner in your oral health care to know how your plan works. Read the booklet or other materials available from your provider.

Checklist

Some things you need to know about your plan:

- What is covered each year?
- Is there a deductible?
- Is there a total dollar limit on my coverage?
- Can I choose a procedure other than the one my plan covers?
- Will I still be covered if I change jobs?
- To what extent am I covered for cleanings and X- rays?
- To what extent am I covered for dental treatments such as fillings and root canals?
- What about other treatments such as bridges and crowns, dentures, and oral surgery?
- Can I choose my own dentist? (Some plans may restrict you to a list of approved dentists.)



F
A
C
T



Your co-payment is the part of the bill you won't be reimbursed for. You will need to understand what your plan covers and the extent of the coverage.

How your dentist can help

Your dentist can assist in claiming your benefits.

As mentioned earlier, your dental plan should never dictate your treatment plan. Your dentist can help you estimate how much will be covered before you move ahead. They can submit a pre-treatment plan to your dental plan administrator for a pre-determination of benefits. This is not a guarantee, but it does reduce the chances of your claim for reimbursement being limited or declined.

Remember that your dentist is treating you, not your dental plan.

