



SUN TIMES

Are you covered by



DENTAL INSURANCE?

June 28 is a day to celebrate something that's not very fun but is important to almost everyone's life - insurance.

Be it auto, home, medical or other, insurance is a gamble that if you buy it, something will go wrong, or if you don't buy it, nothing will go wrong.

If and when something does go wrong, insurance will greatly reduce costs to repair unexpected damage.

When it comes to dental insurance, it may be of less value for those with excellent dental hygiene and very few dental problems, but invaluable for patients who have frequent decay or require orthodon-

tic treatment.

And it's valuable for *everyone* in accidental situations such as auto collisions, sports injuries or breaking a tooth on a crunchy snack.

Dr. Sun's office accepts most PPO insurances. We unfortunately don't accept any HMO insurance plans, including Denti-Cal.

However, for those without PPO insurance, we offer two other options.

We accept, CareCredit, a national healthcare credit card that allows you to pay for many treatments and procedures in monthly payments.

It can also be used

as a supplement for what insurance doesn't cover. Our office offers one year interest-free through this program. Visit CareCredit.com for more information.

Another option for our patients is our in-house, prepaid plan for \$225.

For one year from the date of purchase, it covers two complete cleanings and checkup exams, one fluoride varnish, unlimited X-rays and emergency exams, and 10% discount on any treatment.

For more information, or if you need help understanding your coverage, feel free to call us at (760) 810-7297.

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Tues. 8:30 a.m. - 5:00 p.m.
Fri. 8:30 a.m. - 5:00 p.m.
Select Thursdays &
Saturdays

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WHAT'S INSIDE



Dental Insurance
FAQs

**NEW
PATIENT
SPECIAL**

\$75

Full exam,
full-mouth
X-rays &
regular cleaning
(a \$296 value!)



Dental Insurance

Frequently Asked Questions



How does dental insurance work?

Each month, you pay your insurance provider a set dollar amount called a "premium" to maintain your coverage. At the dentist's office, you may have to pay a "co-pay" for the visit if your plan requires it. After treatment, the dentist will bill your insurance provider for the services provided. The patient will be billed for the remainder. Our office policy is to collect at least half of the patient's portion when scheduling treatment, and the remainder when starting treatment.

Your insurance policy will also have a deductible, which is the total dollar amount you'll be responsible for during the policy year before the insurance company will cover all remaining costs.

What will my insurance cover?

Most preventive procedures, such as regular cleanings and checkup X-rays, will be covered in full. For other services, the insurance provider will cover some of the cost, and then the patient will be billed for the remainder. Medically unnecessary services, such as whitening, will not be covered. Coverage varies by plan, and your insurance provider can provide details. Our staff is also available to help you understand your plan.

Is dental insurance part of health insurance?

No, dental insurance must be purchased separately from health insurance. And unlike health insurance, dental insurance can be purchased at any time of the year, not just in "open enrollment" periods.

What's a waiting period?

A waiting period, which can last anywhere from a few months to a year, is the amount of time an insurance provider requires you to have coverage before they'll provide full benefits. This is to prevent someone from waiting until they require a lot of dental treatment to buy insurance coverage, and then cancel it soon thereafter.

What's a missing tooth clause?

A missing tooth clause is part of an insurance policy that states the insurance provider isn't responsible for replacing teeth that were missing prior to when coverage began, including any procedure in which a missing tooth is only a portion of what's being treated. Our office can contact the insurance provider for a "predetermination" that breaks down the costs each party would be responsible for, but it's unlikely to void the clause.

HAVE MORE QUESTIONS?

Contact your insurance provider, or call our office at (760) 810-7297