

# Railway Avenue Dental

## Insurance Information Inquiries

### The Alberta Dental Association Fee Guide

Please be aware that although the Alberta Dental Association and College (ADA & C) publishes a Fee Guide, offices in Alberta are not obligated to follow any or all published fees within that Guide. Each dental office is responsible for determining the costs associated with providing the quality of care each patient has come to expect from their dental providers.

Each insurance company assigns their own fee guide to the policy in effect. The fee's contained in this assigned guide are often referred to as the eligible expense of an associated service code and may or may not match the ADA or an office's fee guide.

### How the Privacy Act affects Insurance coverage inquiries

Coverage for each and every dental policy is unique to the needs of the employer or individual who chose the policy. Due to the Privacy Act, we are not able to directly access or save individual policy coverage details for each and every policy. It is your responsibility as the policy holder or dependant receiving coverage to know what your policy covers.

Any inquiries and responses to those inquiries for exact financial coverage requests are sent directly to the policy holder or posted to the Insurance Company's online portal. If you have questions or concerns related to the frequency or amount of coverage for your individual plan, it is in your best interest to contact your insurance provider directly.

### How does my coverage affect how often I can come to the dentist?

It may be possible to find information regarding specific coverage details online if your insurance company has assigned a a username and password to the online portal.

### What types of services should I inquire about?

Annual Maximum (the maximum amount of money insurance with pay out in a benefit year). \$ \_\_\_\_\_  
\$ \_\_\_\_\_ Basic      \$ \_\_\_\_\_ Major      Combined      \_\_\_\_\_ Yes      \_\_\_\_\_ No

Lifetime Orthodontic Maximum: \$ \_\_\_\_\_

Benefit year: \_\_\_\_\_ Calendar (Jan. 1- Dec. 31)      \_\_\_\_\_ Other (\_\_\_\_\_ to \_\_\_\_\_)

Recall exams are covered every: \_\_\_\_\_ 6 months      \_\_\_\_\_ 9 months      \_\_\_\_\_ 12 months

Is the coverage combined with other types of exams? \_\_\_\_\_ Yes      \_\_\_\_\_ No

How often are:

Bitewing (cavity detecting) x-rays covered: \_\_\_\_\_ 6months      \_\_\_\_\_ 12 months

How many are covered? \_\_\_\_\_

How many Periapical (Specific area) xrays are covered? \_\_\_\_\_

Scaling is billed in units of time (15 minutes). How many units are included? \_\_\_\_\_ Units

How often is polishing covered? \_\_\_\_\_ 6 months      \_\_\_\_\_ 9 months      \_\_\_\_\_ 12 months

Is fluoride covered: \_\_\_\_\_ Yes      \_\_\_\_\_ No      How often? \_\_\_\_\_