

BARON FAMILY DENTISTRY

Helpful Insurance Information

Dental insurance is not like medical insurance. Dental insurance pays a fixed amount based on your plan's annual maximum. We will do our best to help you navigate your plan's coverage and benefits by doing an insurance inquiry, but it is ultimately the patient's responsibility to pay. We can help you understand your plan but we have nothing to do with what they will pay. Here are some basic procedures with dental codes as well as our fees for you when you research dental insurance. Keep in mind that many out-of-network insurance companies pay virtually the same as in-network.

While Dr. Baron is in-network with **Delta Dental Premier**, we submit electronically to all the other plans: Aetna, Blue Cross & Blue Shield, Met Life, Guardian, Cigna etc.

Diagnostic/Preventive

D0120 Periodic Oral Exam \$77
D1110 Prophylaxis (normal 6 mos cleaning) \$122
D1120 Prophylaxis (child cleaning) \$87
D0274 4 Bitewing x-rays \$70

Basic

D2150 Amalgam (silver filling) 2 surfaces \$215
D2331 Composite (tooth colored filling) 2 surfaces \$255

Major

D2750 Crown \$1425
D6057 Implant abutment \$965
D6059 Implant Crown \$1530

Keep in mind 5 things:

- All companies pay based on "usual, customary and reasonable (UCR) fee schedule". Dr. Baron's fees are within the fee schedule put out from Delta Dental which is calculated based on his geographic area and the average fee charged.
- Most plans have a deductible which usually does not apply to Preventive and Diagnostic services.
- Many typical plans will pay 100% on Preventive/Diagnostic, 80% for Basic and 50% on Major. Percentages vary based on the plan and/or what your employer has selected.
- Your co-payment is the difference between what your insurance company pays and the fee charged.
- Implants, while used routinely now, are not always covered.
- Most plans have an annual maximum. This is the absolute most they will pay within the benefit period. The average is between \$1000-\$1500.