

The Dental Plan Co-Payment

Dental plans are a valuable extended health benefit to offset some of the costs associated with dental care. Understanding your plan coverage in partnership with your dentist will help you avoid surprise costs.

What is the co-payment?

As with most insurance plans, there is usually a deductible—the amount you have to pay over and above your coverage. Many dental plans cover a percentage of the cost of treatment. Regardless of the actual costs, most dental plans cover between 50% to 80% of the cost of dental care. Any cost not covered by the dental plan is called the *co-payment* and it is the patient's responsibility to pay the dentist this amount.

Can my dentist waive the co-payment?

Dentists and dental specialists are legally and ethically required to collect the co-payment from patients. When the dentist and patient sign the dental claim form they are confirming the treatment provided and the **total** fee charged to the patient. You expect your dentist to be honest with you about the treatment you need. Your dental plan company expects the same honesty when your claim is submitted for payment.

Can I request that my dentist only provide care that's covered by my plan?

Your dentist or dental specialist is obligated to treat you, not your dental plan. Treatment recommendations are based on your dental health needs, which may differ widely from what your plan covers. You have the right to accept or refuse treatment but ensure you understand the implications refusing or delaying any recommended treatment may have on your health. Base your decision on an informed discussion with your dentist around your dental needs. This decision can impact your health and should not be dictated by your dental plan coverage.

How much do I actually have to pay?

Coverage will vary based on the plan purchased for you by your union or employer (or yourself). Most standard plans cover Basic work at 80% including dental exams, x-rays, cleanings, fillings and root canals. Coverage for Major procedures can be at 50% which usually includes more complex treatments such as crowns, bridges, veneers and dentures. Some plans might cover 100% for Basic procedures and 60% or 70% for Major, and so on. The patient is responsible for all costs not covered by the plan.



A dental plan is an important benefit to support good dental health. Know your plan and discuss treatment options with your dentist to make an informed decision about your dental care needs.

Know your plan coverage. Your dentist can help you understand your coverage and assist you in getting pre-authorizations for treatment. This will provide you with an *estimate* of what will be covered by your plan, and what you will have to pay—before the treatment starts.

How are dental costs determined?

The British Columbia Dental Association produces an annual suggested fee guide for dentists and dental specialists in BC. The majority of insurance plans base

coverage percentages on this guide.

Dentists and dental specialists in Canada do not follow a fee schedule and set their prices to cover: lab fees and quality materials required for your procedure paid directly by the dentist; salary costs; rent; mandatory continuing education; equipment; and all the related costs in running their dental practice.

The co-payment is the difference between what your insurance plan pays and what your dentist charges.

Be an active participant in your dental health:

- Know your dental plan and what's covered before your dental appointment to understand your portion of costs.
- Plan for the future. Consider *all* your extended health costs when planning for your retirement.
- Discuss all treatment options with your dentist to make an informed decision based on your dental health needs. Understand any health risks associated with delaying or refusing treatment.
- Pay the required co-payment. You expect your dentist or dental specialist to be honest with you about the care you need, and so does the insurance company.
- Prevention is still the best treatment for everyone in your family: brush and floss *daily*; limit sugary drinks and snacks; don't smoke; and have an examination by a dentist at least once a year to diagnose problems before they become more complex *and* costly.



For more information talk to your dentist or visit www.bcdental.org.



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