

Reimbursement Estimate Calculation

Call the primary dental insurance policy (the phone number is usually located on your insurance card). You will need to be able to ask specific questions to obtain the coverage your particular policy provides, which will be listed below as a guide. They will likely need to know our zip code, which is 32073. If you are given multiple codes by our office to inquire about, you will need to ask questions A and C for each code separately.

- A) What is the allowed fee for dental code _____?
- B) Have I met my deductible for the year? If not, what is the amount of my deductible? \$ _____
- C) What percentage of dental code _____ is covered out-of-network? _____%
- D) What is my plan maximum for the year? \$ _____
- E) How much of my plan maximum is remaining? \$ _____

Subtract the Deductible (B) from the Allowed fee (A).

Multiply this by the Percentage Covered (C).

This amount is what the insurance should reimburse you, unless this amount is greater than either your Plan Maximum (D) or Remaining Benefits (E). In that case, your insurance company will reimburse you up to the lesser of (D) or (E).

Example:

(A) \$1000 minus (B) \$50 = \$950

\$950 X (C) 50% = \$475 reimbursement