

Private Insurance Options for Novato Pediatric Dentistry

- ➔ Dental Insurance through [Covered California](#) (PPO plans under - Anthem, Blue Shield, Delta)
- ➔ Delta Dental Premier (Platinum Plan) through <http://www.DentalForEveryone.com>

The information below generally summarizes the “average” benefits that our office sees amongst all of the dental plans. Please use the following information as a guideline for what to look for when purchasing dental insurance.

Maximums: (*Amount insurance will pay each year for each person on the plan*)

- ◆ **\$1,500** for Dental Visits per person per year
- ◆ **\$1,000** for Orthodontia per person per lifetime

Insurance Co-Pays: (*The percentage that insurance will cover for each procedure*)

Some co-pays are a percentage that increase each year

- ◆ **Diagnostic and Preventative** (80%-90%-100% Covered by Insurance)
 - Cleanings
 - X-Rays
 - Exams
 - Fluoride Coverage
 - Sealants
- ◆ **Restorative Basic** (60%-70%-80% Covered by Insurance)
 - Fillings
 - Stainless Steel Crowns for Primary Teeth
- ◆ **Restorative Major:** (0%-40%-50% Covered by Insurance)
 - Oral Surgery coverage at 80%
 - Oral Surgery includes Extractions.
 - Which may become necessary if an infected tooth cannot be saved or for orthodontic treatment
 - Endodontics
 - “Baby nerve treatments”



Benefits to consider/verify:

- ⇒ Will the Enrollee receive a lower out-of-pocket cost by visiting an In-Network Dental Provider?
- ⇒ Do benefits increase after the first and second years?
- ⇒ Are there orthodontic benefits for dependent children?
- ⇒ Is there a 6-month waiting period for basic services? (e.g. fillings)
- ⇒ Is there a 12-month waiting period for major and orthodontic benefits?

I welcome any calls before you make your final decision. Please feel free to contact me with questions regarding the plans offered. The office phone number is 415-897-5566.

Dan Banakus
Office Manager

Please Note

Although Novato Pediatric Dentistry is a preferred Network Provider for the above mentioned insurance company, in no way does Novato Pediatric Dentistry or Neidre Banakus, DDS endorse these companies.

This handout is for informational purposes only.