

Dental Insurance Checklist - Thorncrest Dental

General Coverage Checklist:

- ☐ Know your plan type (employer or individual)
- ☐ Understand your annual maximum
- ☐ Check if your plan has a deductible
- ☐ Know your co-pay percentage (e.g., 20%)

When Choosing a Dental Plan:

- ☐ Is your preferred dentist in-network?
- ☐ Does the plan cover preventive, basic, and major services?
- ☐ Are there waiting periods for certain procedures?
- ☐ Are orthodontics or cosmetic treatments covered?

Before a Dental Visit:

- ☐ Confirm coverage for the planned procedure
- ☐ Request a pre-treatment estimate if the procedure is major
- ☐ Bring your insurance card and plan info to your appointment
- ☐ Ask the dental office if they offer direct billing

Student-Specific Tips:

- ☐ Review your student dental plan on your school's website
- ☐ Schedule your cleanings during less busy academic months
- ☐ Use your annual cleanings and exams (usually 1-2 included)
- ☐ Ask about coverage for fluoride or sealants if needed

Maximize Your Benefits:

- ☐ Use preventive care to avoid more costly procedures
- ☐ Space out major treatments across benefit years if needed
- ☐ Keep receipts and EOBs (Explanation of Benefits)
- ☐ Contact your insurer if a claim seems delayed

Need help understanding your benefits?

Call Thorncrest Dental at (416) 233-6883 or visit thorncrestdental.com