

# NAVIGATING YOUR INSURANCE



## AT ORLOSKY DENTAL WE ARE AN OUT-OF-NETWORK PROVIDER

### WHY?

Our decision to remain out of network with insurance companies helps us to provide and maintain the very best care to our patients.

### DOES THIS MEAN I CAN'T USE MY INSURANCE?

No. We would be happy to file the claim with your insurance company. Please note that we are not able to file claims with Medicaid or any plans who require an in-network provider.

### DOES THIS MEAN I HAVE TO PAY MORE?

No. Every plan is different and we have provided you resources below to help you navigate your insurance. Many policies cover at the same percentage as an in-network-policy. Please continue reading for more information.

### PAYMENT OPTIONS

You are able to use HSA accounts or apply for care credit for interest-free financing. We also accept cash, checks, and all major credit cards.

*If your insurance company pays you directly, you will pay for your services in full at the time of service.*

**WE WANT TO  
WORK FOR  
YOU, NOT THE  
INSURANCE  
COMPANY**

# MORE INFO



**BECAUSE WE ARE NOT CONTRACTED WITH INSURANCE COMPANIES:**



## **PERSONALIZED CARE**

Takes away the burden of insurance companies dictating what care patients can receive.



## **QUALITY**

Quality Staff. State-of-art-technology. The best materials available.



## **LONGER APPOINTMENTS**

Being more present and focused on our patients without time restraints

**WE KNOW NAVIGATING YOUR INSURANCE CAN BE CHALLENGING AND WE WANT TO HELP! BELOW IS A LIST OF STEPS YOU CAN TAKE TO HAVE MORE CLARITY ON YOUR COVERAGE.**

- 1.Call the member services number on the back of your card.**
- 2.Ask if your plan has out-of-network benefit coverage. (We will check this as well prior to your appointment.)**
- 3.Ask about your deductible- This is an out-of-pocket expense that you will pay before your insurance will pay anything.**
- 4.Ask about your yearly maximum**
- 5.Ask about your allowable amount- this is the reimbursement level determined by the administrator of a dental benefit plan for a specific dental procedure.**

Remember that your coverage will vary according to what your insurance plan establishes for out-of-network services. And because out-of-network providers are not contracted with any insurance company, fees will not be pre-negotiated with your company.