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The Fine Art of Beautiful, Healthy Smiles!

Insurance Terms You Should be Aware of:

Annual Maximum

- Most insurance companies have an annual maximum amount of coverage for each patient listed under the insurance policy. This coverage may be changed and patients may not be informed.

Deductible

- The dollar amount the patient pays toward their treatment total before insurance coverage begins

Eligibility

- Eligibility determines who is covered under the insurance policy

Exclusions

- Many dental services and treatments that are clinically necessary are not covered by dental insurance. These exclusions are usually described in the patient's insurance booklet, but please be aware that more treatments are being excluded to reduce costs.

Co-payment

- This is the "out of pocket" part of the treatment fee that is not covered by dental insurance. The insurance company will pay a certain percentage of the treatment and it may not cover 100%

Dual Coverage

This is when both spouses are covered by different insurance plans. The insurance companies usually coordinate the benefits so that the patient does not receive more than 100% of the cost of the treatment.