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The Fine Art of Beautiful, Healthy Smiles!

What Every Insured Patient Needs To Know

Basic Information:

- The name of the person in your company who is in charge of employee benefits
- The name of insurance carrier and phone number

Some information patients will be asked when calling the insurance company:

- Name of subscriber
- Employee's date of birth
- SIN number
- Employer
- Policy number
- Division number
- Certificate Number

Questions patient should ask about their insurance:

- What is the annual maximum allowed per patient?
- What is the anniversary date of the policy?
- Is there an annual deductible? If yes, how much is it?
- Dental benefits are paid on which year's Ontario Dental Association fee schedule?
- How many units of scaling and/or root planning are covered per year? Which codes are allowed for these services?
- How many recall appointments are allowed annually?
- What percentage of coverage is allowed for the following:
- What is the annual maximum for major treatment?
 - Diagnostic services
 - Preventive services
 - Restorative services
 - Endodontic services
 - Periodontal services
 - Major treatment. Example: crowns, bridges, dentures
 - Treatment planning/consultations
- Is endodontic and/or periodontal treatment classified as basic or major treatment?