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Missing tooth clause dental

A missing dental clause excludes payment for a prosthesis if the tooth being replaced was extracted prior to coverage under the current dental plan. About 25-30 percent of dental plans today have a missing tooth clause. Without seeing the patient's dental plan, it is impossible to know what alternative benefit is allowed. However, please note that the missing tooth clause only applies to that part of the restoration that replaces the missing tooth. In other words, while the pontic may not be covered, you may be able to obtain coverage for one or more bridge retainers if they need crown coverage, regardless of the bridge. As such, bridge stories should address why full crown coverage was needed for one or both holder teeth in addition to why and when the tooth/teeth was/were extracted. Also note that many dental plans offer an alternative benefit of a partial if two or more teeth are missing in an arch. This is why dental plans often require X-rays with both sides of the arch. This can be an unpleasant surprise for a patient who expects a payment for a bridge or implant. You're proposing the purchase of dental insurance for a while now. But your bicuspid fell out. Now you have to get that fixed. You just bought a dental insurance and went to the dentist. Your dentist is in the network's plan, and that makes you feel good. However, you will be upset when the office manager informs you that your partial bridge will not be covered. The reason, she tells you, is because of a missing tooth clause with your dental insurance. You have to pay 100% of the cost of your tooth replacement. In this article we discuss the missing tooth clause and how to prevent it. What is the missing tooth clause? Essentially, dental insurance has a clause that states that it will not pay for the replacement of a missing tooth before your insurance begins. So, if you have a missing tooth or teeth, the cost to replace these teeth with a crown, bridge, implant, or any other device will not be covered IF the missing tooth or teeth occurred before insurance begins. Think of this as a pre-existing condition in dental insurance. So, to summarize, if you have a missing tooth or teeth prior to dental insurance coverage, the cost to replace those teeth will not be covered. Of course, if the missing tooth or teeth have occurred after insurance begins, you will have coverage according to the terms of your plan. Ways to avoid the missing tooth clause There are many ways to tooth clause within your dental insurance. We'll discuss this next one. Get Dental Insurance Before Now We get a lot of calls from people who have done great services now. Tomorrow, they need a crown or they miss teeth. They're postponing the purchase of dental insurance. They have a dental problem. They decided to go to the dentist. And And have no dental insurance. Honestly, if this is you, this is a self-inflicted problem. It could have been prevented. A simple way to avoid the missing tooth clause is to buy dental insurance before you need it. Really, this is the easiest solution. If you have a missing tooth or teeth after purchasing the policy, the insurance covers the replacement of your tooth. For seniors, the best time to buy dental insurance is a year before you get rid of your company's dental insurance plan if you enroll in Medicare. It may seem like a waste of money to pay premiums for the insurance you don't need right away. But, many dental insurance plans have waiting times of 12 months for large services. In addition, if you lose any teeth, the plans involve replacing your teeth. The cost of not having dental insurance is potentially greater than having it. Discount Dental Plans A discount dental plan could help. There is no missing tooth clause if a discount plan is not dental insurance. It's just an agreement that the dentist will give you less than their retail price. I love discount dental plans. I think they can work if you find the right dentist to accept them. Which brings me to my point. Many dentists do not accept discount dental plans. If you really want a discount plan, be prepared to switch dentists or go out of your way to find one. In addition, dentists who accept dental insurance already agree to a discount on their retail costs. Nevertheless, a discount dental plan is an option. We outlined several ways a discount dental plan is better than dental insurance. The moral of our article, however, is to find that right dentist for you who approves the discount plan. If he or she is great and knowledgeable, then probably the discount plan and your situation are a great fit. Purchase Dental Insurance that avoids the missing tooth clause Many dental insurance policies have missing tooth clauses. Even if you had dental insurance for years... if you had a missing tooth prior to coverage, insurance will not pay. Sure, you are trying to submit your dentist's claim to your insurance. Chances are, for something like this, the carrier will request your dental records. In that dental data will be a note of your missing tooth or teeth. So, there's no getting away from it. We only know of a dental insurance policy that does not have a missing tooth clause. That's right. It will cover the replacement of missing teeth for any teeth start prior to coverage. However, replacing missing teeth is an important service. This policy has a waiting period of 12 months for important services. Nevertheless, it will involve the replacement of a missing tooth or teeth once this 12-month period is met. The carrier offers two dental insurances - a basic plan and a more robust plan. The basic plan has an annual benefit of \$1,000, while the robust plan annual benefit of \$1,500. Probably, the \$1,500 will provide more coverage for replacing your missing tooth. If you go to an in-network dentist, which we generally recommend, the plan immediately covers cleaning at 100% (excluding any deductibles). The plan also covers basic services such as fillings immediately as well. The \$1,500 annual plan also covers off the network dentists cost much better. Most importantly, you will have a decent annual benefit to cover or help replace your missing tooth. Conclusion I hope you now have more knowledge about the missing tooth clause common in many dental insurance plans. Do you have a missing tooth? Do you want to know your options? Or do you want to get started and just come up with the right plan for you? Contact us or use the form below. Unlike other agencies you read about, we only have your best interest first. That means that if there is a plan available that better suits your situation, we will tell you. We will also do our best to put you in touch with them. MetLife Dental has one of the most extensive, nationwide networks of recognized dentists and specialists. Many employers choose metLife Dental PPO plans for their employees. Individual policies can also be purchased from the MetLife Dental PPO insurance company. There are many types of plans available, but each plan has its own coverage rules. For those who do not regularly work with insurance companies, these rules can be difficult to understand. Sunnyside Dentist Dr. Antonious and his team at Sunnyside Dental Care have been working with insurance companies for many years. When you schedule an appointment at Sunnyside Dental Care, they will contact MetLife Dental PPO insurance for you and receive the coverage information for your subscription. It is common for most dental insurance companies to arrange how often their members use their coverage. This is a frequency restriction. For example, some companies allow their members to use their cleanings and periodic exams every six months to detect x-rays. Other companies only allow these X-rays to be taken once a year. There are usually multiple treatment options available for various dental conditions. Some insurance companies will refuse to pay for certain treatments, but are willing to cover less expensive solutions. An example are dental implants. Although it is now common for various insurance plans to cover dental implants, this type of treatment was excluded from most of the Why? Because there were less expensive replacement options such as dental bridges and partial dentures available. Now that dental implants have increased in popularity and the benefits are well known, more and more insurance plans are including them as a covered benefit. One of the latest rule made by some but not all insurance companies is the missing tooth clause This clause excludes all dental treatments used to replace missing tooth that were extracted before dental insurance was put into effect. This clause can negatively affect many people and cause them to have much higher patients copays. When shopping for an insurance policy, it is best to choose one that does not have a missing tooth clause. Sunnyside Dentist Dr. Antonious welcomes you into his practice and is committed to helping you maintain your dental health while getting the most benefit from your dental insurance plan. Learn more when you visit Sunnyside Dental Care. Call Sunnyside Dentist Dr. Antonious at 408-720-0900 to schedule a consultation today! Dental Shop Staff Writer | June 23, 2016 In dental insurance, a majority of companies will include a missing dental clause or a replacement clause in their policy contracts. If your contract has a missing tooth clause, it means that if a tooth was lost before buying your new plan, your new dental insurance company has no responsibility to replace the tooth or cover the cost of replacing the tooth. If your contract has a replacement clause, your dental insurance company will more than likely hold a waiting period that must proceed with the policy before any coverage can be applied to the procedure. So what are my financial options? It is still possible to buy a dental plan without missing tooth clause through the Dental Insurance Shop and it is offered through one of our partner companies Careington Dental. If you have missing teeth, it is still possible to find cover that will help ease replacement costs. Can I still see my normal dentist if I buy a new subscription without a missing dental clause? If you are looking to see a specific dentist, or if you are open to looking within a specific network of dentists offered through your plan, the Dental Insurance Shop can certainly help you find a plan without a missing tooth clause. Click below for a free online quote or call 855-871-2242 to speak with one of our agents today. Today.