



The Leader in Dental Front Office Solutions & Training

Understanding Employer versus Insurance Plan

Employer: The company a person works for that offers dental insurance

Insurance Company: The insurance company that offers the insurance, ie.. Metlife, Blue Cross, Delta, etc..

Insurance Plan: The plan that the employer has purchased for the employees from the insurance company. The plan dictates the actual coverage offered by that employer for their employees

Policyholder: The employee that works for the company that offers the dental insurance

Primary Insurance: If a person is covered under more than one insurance plan, primary coverage is the coverage provided by the insurance plan that pays on claims first.

Secondary Insurance: When a person is covered under more than one insurance plan, this term describes the insurance plan that provides payment on claims after the primary coverage

Group Number: It is a number that identifies the plan that the employer purchased for their employees

Percentage Covered: Percentage amount that the insurance should cover toward a type of procedure, ie... 100% coverage for preventative, 80% coverage for restorative, etc...

Notes:

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