



W O L D S D E N T A L S T U D I O

M A R K E T R A S E N

PAYING FOR DENTAL TREATMENT

Q How do I pay for my dental treatment privately?

A Private fees are set by the dentist or practice concerned and can therefore vary quite a lot from practice to practice.

The dentist will either charge a fee based on the work being done or on the time taken.

Q When will I have to pay?

A Your dentist is entitled to ask for full payment at any time, including at the start, during the treatment or when it is finished.

Q What type of payment plan is available?

A There is a 0% financing option available should you want to explore that. Please ask the Dental Receptionist at Wolds Dental Studio for the forms that apply.

This plan is a membership to a particular company plan which we are part of. This is run by a separate organisation that will process your payments and pay the dentist for any treatment you need. The Dental Receptionist will be able to tell you which plan the practice uses.

Q How do other payment plans operate?

A Different company and practice plans work in different ways and cover various treatment options. It is important to find out what is covered by your particular plan.

Some plans cover treatment up to a yearly limit, based on the amount of the monthly payment. Routine treatment is often covered, and allowances may be made for certain treatments including check ups, scale and polishes and a number of small fillings. Other schemes pay for all the treatment needed throughout the year in return for a monthly fee.

Some plans also cover emergency treatment, hospital in-patient treatment and worldwide emergency cover.

Q Will there be anything else to pay?

A Some plans charge separately for any treatment that involves laboratory costs. For example: you may have to pay the laboratory fee for a crown, or you may have to pay for the entire crown. This should be explained when you join the plan to avoid confusion.

Q How can I join a payment plan?

A Some companies offer employee-based plans. These are usually offered as part of a staff benefits package and may either be partly or fully paid for by the employer.

Or you can join a plan as an individual, just as if you were taking out any other kind of insurance plan. These plans can often be tailored to your needs and you can choose which areas of treatment to cover and the amount of monthly payment to make.

If your dentist is linked to a particular plan they will be able to help you join.

Q How much will it cost me?

A Costs usually depend on the level of cover you want. Some plans will base the costs on the condition of your mouth. Your dentist will assess you and set your monthly fee dependent on, for example, the number of fillings you have, the condition of your gums and how many natural teeth you have. In some cases it may be cheaper to join as a family or with a partner.

Q Can I join at any time?

A With many payment plans you have to be dentally healthy before they will accept you as a client. Your dentist will usually be responsible for making sure your teeth and gums are healthy. Preventive care is aimed at keeping teeth for life. To be in some plans you have to go for regular check ups and preventive care. A payment plan is really a way of maintaining your mouth, not repairing it.

Q Can I get a loan for expensive dental treatment?

A Yes. In some cases it is possible for your bank or building society to offer special rates on loans for dental treatment. It is worth checking with several banks to find the best rate for you personally.

Q What if I'm not happy?

A As is the case with most dental complaints, the ideal solution is to talk to your dentist and try to solve the problem there and then. However, if you feel that you are unable to discuss the problem, or if it is more serious, you will probably find that the plan you have joined will have its own complaints procedure and will have a department you can contact to complain. Most plans work like a credit card and include a kind of insurance as part of your premium.

If your plan does not offer this service, you will need to follow up the problem in the same way you would as a private patient. First discuss the matter with your dentist to see if it can be easily solved. If this doesn't work, write to the

practice asking them to investigate the matter. If this still does not solve the problem, you may consider legal advice.

Q What if I want to change dentists?

A Each type of plan will work differently. Under most dental plans you have to tell them if you change your dentist. If you join a plan run by your dentist and need to change for some reason, your dentist should be able to tell the company and have your records and treatment transferred to another dentist, as long as they are running the same kind of plan.

If you are under an individual plan, again you should be able to take it with you when you go.

In some cases, you may need to tell the company why you are changing dentists. If you have started treatment with a particular dentist, you may have to complete the treatment with them, unless there are very strong reasons not to.

Q What if I have two different opinions?

A If you decide to change dentists, it may be an idea to have a final appointment and ask if there is still any treatment you need. Under some plans your treatment will have to be finished, and you must be 'dentally fit', before you can join. This may be difficult in some cases, as what one dentist may see as being dentally fit may not be the same as another. It does not mean that one of the dentists is wrong, just that their opinions differ.

Q Which plan should I choose?

A Payment plans are often tailored to the individual as much as possible, so it is difficult to recommend any one plan. Discuss the matter with your dentist, who may be able to provide one for you. Or compare one or two different plans to see which would suit you best. Your dentist may be able to help you make a decision.

Q Does my private medical insurance cover me?

A Some medical insurance covers certain dental surgical treatments. It is important to check your insurance documents, or ask the company concerned, to see exactly what you are entitled to. It is also important to remember that medical insurance covers only oral surgical procedures which are carried out by a consultant oral surgeon, usually in hospital, and not routine dental treatment.

Q Is anything else covered?

A Privately, it is worth checking with the dentist before committing to treatment. Ask your dentist for a written guarantee if possible, which some practices are happy to supply with their work. Some plans will also offer specific treatment guarantees.

Q What if I have a dental emergency?

A Many private plans include an emergency service for registered patients. If you have toothache and are not able to visit your dentist it may be possible for another practice within your plan to be able to see you. You may be given a card, which will include a free phone number to call if you have an emergency out of your area. Some plans even cover you for foreign countries. Again check these details with your chosen plan.