



GLOSSARY OF DENTAL TERMS

Florida

Insurance Terms

Balance Billing: When a provider bills you for the difference between the provider's charge and the allowed amount. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. A preferred provider may not balance bill you for covered services.

Co-insurance: Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe.

For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

Co-payment: A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Deductible: The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

Medically Necessary: Health care services or supplies needed to prevent, diagnose or treat an illness, injury, condition, disease or its symptoms and that meet accepted standards of medicine.

Non-Preferred Provider: A provider who doesn't have a contract with your health insurer or plan to provide services to you. You'll pay more to see a non-preferred provider. Check your policy to see if you can go to all providers who have contracted with your health insurance or plan, or if your health insurance or plan has a "tiered" network and you must pay extra to see some providers.

Out-of-Pocket Limit: The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count all of your co-payments, deductibles, co-insurance payments, out-of-network payments or other expenses toward this limit.

Dental Terms

Amalgam "Silver" Filling: A metal restoration that has a silver-like color used to fill cavities in teeth caused by decay.

Anesthesia (local): A drug used by a dentist to put your mouth to sleep so that you don't feel any pain during dental procedures.

Bridge: A prosthetic replacement of one or more missing teeth.

Cavity: A hole in one of your teeth caused by decay.

Crown: Also called a cap, a lab fabricated false tooth used to restore a tooth that has heavy decay, a fracture or a root canal.

Examination/Oral Evaluation: A thorough examination of the hard and soft tissues of the oral cavity and surrounding structures.

Extraction: Removal of a tooth.

Fluoride: A substance applied to teeth after a cleaning is performed. Fluoride helps prevent tooth decay by stopping the breakdown of enamel.

Gingivitis: The inflammation of your gums. The first sign of gum disease.

Impacted Tooth: A tooth that is unable to break through the gums.

Malocclusion: Improper alignment of biting or chewing surfaces of upper and lower teeth.

Medically Necessary Orthodonture means for Members under the age of 19, a severe handicapping malocclusion as defined by HLD index score of 28 and/or one or more auto qualifier.

Plaque: A sticky, white film of bacteria that forms on teeth, causing tooth decay, inflammation of the gums, periodontal disease and bad breath.

Prophylaxis/Cleaning: Cleaning, scaling and polishing procedure performed to remove plaque, tartar and stains from teeth above the gum line.

Periodontal Scaling/Deep Cleaning: The removal of plaque and tartar from the crowns and root surfaces above and under the gum in Members with periodontal disease. A routine prophylaxis/cleaning cannot be performed on a Member with untreated periodontal disease.

Resin “White” Filling: A plastic-like filling that is tooth colored and is used to fill cavities in teeth caused by decay. These fillings can be used on both front and back teeth enhancing a cosmetic effect.

Root Canal: Removal of the pulp inside a tooth and its roots due to infection or fracture.

Sealant: Protective plastic coating that covers grooves in healthy teeth to prevent decay. Sealants are usually applied to permanent back teeth.

Space Maintainer: An appliance inserted in the mouth to prevent drifting and crowding of teeth after removal of a baby tooth.

Types of Specialists

Endodontist: Specializes in root canal therapy.

Oral Surgeon: Specializes in extractions and surgery.

Orthodontist: Specializes in adjustment of bite and braces.

Pedodontist: Specializes in the care of children.

Periodontist: Specializes in the care of gums.

Prosthodontist: Specializes in the replacement of missing teeth (dentures and bridges).