



Getting the Most Out of Your Dental Insurance Choose an In-Network Provider

What is a network?

A network is a group of health care providers. It includes doctors, specialists, hospitals, dentists and other facilities. These health care providers form a network that is contracted with the insurance company. As part of the contract, they provide services at discounted rates.

What's the difference between a provider being in-network or out-of-network?

An in-network provider will be part of the insurance company's network of providers. They will provide discounted rates/services and you will have less out-of-pocket costs.

Out-of-network providers do not participate in the insurance company's network. They do not offer discounted rates and your out-of-pocket costs will likely be higher.

Select an in-network provider to get the most out of your dental benefits with the lowest cost.

How can I verify if my provider is in-network?

There's a few different ways you can check.

1. Contact your insurance carrier - call the customer service number on the back of your insurance card.
2. Check to see if your insurance carrier has an online provider directory available - you can search by zip, location, specific provider type, etc.
3. Call your dentist's office and ask them if they are in your network. Have your insurance card handy when you call.

Tips for choosing an in-network provider

- Select a provider that is convenient for you – in the area where you live or work.
- Ask friends or family for recommendations, then check to see if they are in your plan's network.
- Search online – Most insurance carriers will have an online directory that you can use to search/ select providers. You may be able to read reviews/ bios about facilities, specific dentists, etc.

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