



Dental: Are You Using an In-Network Dentist?



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.

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, 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.

How can I verify if my provider is in-network? There's a few different ways you can check:

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