

insurance-sosua FAQ : How works the Dental Plan and can I increase the cover?

The cover in Dental Care is regulated through Labor associations (i.e. Odontodom, Salud Bucal, Alpha Dental?), which get paid by a fix monthly rate from the Insurance Companies. Now Dentists are contracted by the Labor Associations and will be paid based on their services.

The Dental Labor Association provider changes, depending on the Region.

The calculations of the services are based on a standard which is not comparable with industrial countries! Mostly the Health Providers are offering 80% - 100% Dental cover, but this cover is based on the Country standards, which are determined by the Labor Associations. In example: A Dentist charges around 1.500,- RD\$ (2012) for a Dental cleaning. The Providers are paying 80% of only 300,- RD\$ (2012), what means 240,- RD\$! The difference has to be paid by the patient, who does not understand his cover, which is in Reality only 20%.

Additional there is no cover for Esthetic work (bracelets, artificial teeth) or bigger treatments like root canal with corona. The Dental Plan costs on the other hand side only 18,- RD\$ to 25,- RD\$ per month and is always included in all health plans.

Till the present day there is no option to increase the Dental Plan or having Additional Dental Care.

In general we recommend when having a bigger treatment, to get an estimate first and looking for a second opinion, if necessary!

In any case, the Doctors are different in their individual quality of work and the products there are using, as well as their clinics. Who wants a good work has to pay more! And an economic Dentist does not create a better work, if he receives more money!