

Wisdom Teeth Removal FAQ's

Q: Is the removal of wisdom teeth medical or dental?

A: It can be either. Your dentist/surgeon will be the one to determine this.

- If wisdom teeth are erupted (already through the gums), charges for the removal may be submitted under the dental plan as a 'simple extraction'
- If wisdom teeth are impacted (not through the gums), charges will go through the Medical plan as an 'oral surgery'.

Q: How is the claim processed?

A: Depends on which plan it goes through, dental or medical.

- If ran through the dental plan as a simple extraction, it's subject to the \$50 deductible then paid at 80% in and out of network.
- If ran through the medical plan as an oral surgery, it's covered at 80%, deductible waived, in or out of network.

Please note: You and the medical/dental plan will pay less if you go to an in-network provider. See examples below.

In network provider

\$2,500 Billed Charges

-\$750 Contracted Discount

\$1,750 Allowed amount

You pay 20% or \$350.

The plan pays 80% or \$1,400

Out-of-network provider

\$2,500 Billed Charges

-\$0 No contracted discount

\$2,500 Allowed amount

You pay 20% or \$500.

The plan pays 80% or \$2,000