

Silicon Valley Endodontics & Microsurgery

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Root Canal Cost & Insurance — A Plain-English Guide

Most PPO plans cover root canals at 50–80% after your deductible — here's how the math actually works. Full guide: svendodontics.com/does-dental-insurance-cover-root-canals.

HOW ROOT CANAL COVERAGE USUALLY WORKS (TYPICAL PPO PLAN)

- Coverage level: usually 50–80% of the allowed amount for the root canal itself.
- Deductible: typically \$50–\$150 per year before coverage kicks in.
- Annual maximum: most plans cap total benefits at \$1,000–\$2,000 per year — a root canal plus crown can approach or exceed that cap.
- The crown is separate: the protective crown afterward is billed by your general dentist and counts against the same annual maximum.

Does it cost more to see a specialist?

Generally no. Insurance pays based on the procedure code (for example, the code for a molar root canal), not on who performs it — you're typically covered the same whether a general dentist or a specialist endodontist treats the tooth. You get the specialist's microscope, 3D imaging, and experience for the same covered procedure.

In-network vs out-of-network

In-network: you pay the negotiated rate and we bill the insurer directly. Out-of-network: most PPO plans still pay benefits — often at a slightly lower percentage — and we submit the claim for you and apply your benefits to your bill. Either way, we tell you exactly where you stand before treatment.

WHAT'S USUALLY NOT COVERED

- HMO/DMO plans may require a referral or limit you to assigned providers — check before booking.
- Costs above your annual maximum once the year's benefit is used up.
- Retreatment of an old root canal may have waiting periods or frequency limits on some plans.

WE MAKE THE MONEY PART EASY

- Before you commit: we verify your benefits and give you a written out-of-pocket estimate, in plain English.
- We accept most PPO plans and submit claims on your behalf.
- CareCredit financing is available for the balance.

Nothing is scheduled or billed without your written consent.

Want your exact numbers? Call with your insurance card handy.

(669) 234-2354 — we'll run your benefits and estimate your out-of-pocket cost before you book.

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Typical ranges shown for common PPO dental plans; your plan's terms control. Detailed fee breakdown by tooth and procedure code: svendodontics.com/root-canal-cost-sunnyvale and svendodontics.com/root-canal-procedure-codes-explained. This handout is general information, not a benefits quote.