

Facts you should know about Dental Insurance

Dental insurance is not meant to be a pay-all; it's only meant to be an aid.

Many plans tell you you'll be covered "up to 80-100". In spite of what you're told, we've found most plans cover only 60% to 80% of an average fee. The amount your plan pays is determined by how much your employer paid for the plan. The less he paid for the insurance, the less your plan will cover.

Insurance companies often tell patients that the dentist's fees are "above the usual and customary" rather than saying "our benefits are low".

Many routine dental services are not covered by dental insurance at all.

Dental insurance companies often look for reasons not to pay on a claim or to delay payment on a claim. This affects our ability to continue providing dental care at a reasonable price.

Your dental insurance is a contract between you, your employer, and your insurance company. We are not a party to that contract.

As a courtesy to you we are more than happy to submit your primary insurance claim and we will try to get the maximum benefit for you that your plan provides.

All charges are your responsibility from the date that services are rendered. Our relationship is with you, not with your insurance company.

The amount you will be asked to pay is only an estimate. We confirm your benefits with your dental insurance to more accurately determine the portion that they will pay and the portion that you will be responsible for. Your insurance company reminds us that this is only an estimate and not a guarantee of payment. You are responsible for any portion that they do not pay.

For crowns, bridges, and dentures you may be required to pay the balance when the dental work is completed. This will be required if the insurance has not paid their portion by the time your dental work is completed.

At any time, you may call your insurance company to inquire about your coverage and to ensure that payment will be made. Since it is an agreement between you and your insurance company they will be more receptive to a call from you as opposed to a call from our dental office. We highly recommend that you call your insurance company.

I have read this information and agree that I am ultimately responsible for the balance on my account for any professional services rendered.

Effective January 1, 2007, all cancelled appointments without 24 hour notice will be charged a \$50 cancellation fee.

Signature: _____ Date: _____