

Understanding Dental Assistance (Insurance) and Our Financial Agreement

We believe that you deserve the best care. That's why we will always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental insurance benefits but most don't. If you have dental insurance benefits, congratulations! You are very fortunate. Here are some important things you should know...

Your dental insurance benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits please contact your employer or insurance company directly.**

Dental insurance benefits differ greatly from medical benefits. In 1959, most dental benefit plans had a yearly maximum cap of \$1,000. You'll be surprised to know today that the average dental benefit plan has a yearly maximum cap of \$1,000. **There has been no significant increase in the yearly maximum cap in almost 60 years!** However, there have been significant increases in your premiums. **Dental benefit plans will never pay for completion of your dental care. It is only meant to assist you.**

Many people receive notification from their insurance company that dental fees are "above usual and customary." An insurance company determines their reimbursement level by surveying a geographical area, calculates the average fee, and then determines that 80% of the average fee is customary. Included in this survey are discounted dental clinics and managed care facilities, which have severely reduced dental fees that bring down the average. **Any quality doctor in private practice will have fees that insurance companies define as "higher than usual and customary."**

Many dental benefit plans tell their participants that they will be covered "up to 80% or 100%" but do not clearly specify the plan fee schedule allowance, annual maximum or limitations. It is more realistic to expect dental benefit plans to cover between 25% and 40% of dental services. We will ALWAYS provide the most accurate estimate available to you prior to scheduling dental treatment. **Remember that the amount a plan reimburses is determined by how much your employer has paid for your dental benefit plan.** You will get back only what your employer has put in, less the insurance company's profit margin.

Insurance companies do NOT cover many routine and newer dental services. As a courtesy, we will process your insurance forms. If your insurance does not pay within **60 days**, we reserve the right to request payment in full for services from you and let you collect the insurance funds that are due to you. It is important that you recognize that the insurance you have is a **legal contract between YOU and YOUR insurance company.** Our office is **not**, and **cannot** be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

Our team members will gladly assist you in initially billing your insurance company to maximize your dental benefits and discuss your financial options. Excellent dental care is available with or without dental benefits. We welcome you to our family and look forward to helping you get the healthy, beautiful smile you've always wanted. We hope you will choose the best that dentistry has to offer.

I have read, understand, and accept the terms of the above outlined policies for insurance and financial commitments that may incur as a result of treatment.

Signature

Date