

Insurance Policy

Congratulations! Your employer is one of less than 40% of employers in the United States that provides dental benefits.

We want you to understand that dental benefits are very different from medical benefits and are subject to many more limitations than your medical coverage. You should not consider your dental coverage to be a free ticket for dental services rather it is an aid. You see, dental benefits are not considered a necessary medical service. You do not need your teeth to live. The insurance company wants to receive the lowest cost dental services possible so that their company can continue to stay in business. They do not maintain an individual relationship with you, the patient. We consider our relationship with you to be of primary importance and will always make our recommendations to you based on what we believe is the very best treatment for you regardless of your insurance coverage.

Our office accepts assignment of benefits (payment) from most dental insurance companies that will send payment to our office as an **out of network provider**. We are considered an **out of network provider** in most cases. Our office has made this decision in order to provide you with the highest quality care.

If you are covered by dental insurance and bring us the information, we will be happy to complete the claim for you. We can pre-submit needed services in advance to insurance, but insurance companies are not required by law to comply with any of these pre-determined insurance benefits. In many cases, actual benefits are considerably less than expected or some are denied completely after having been approved at the pre-determination phase. We encourage you as the patient and beneficiary of these plans to verify by phone or mail the portions of your treatment that will be covered by your insurance, *ultimately it is your responsibility*. The policy purchased by the employer or group will dictate the level of coverage for the needed treatment. Due to the large variety of dental policies, options, and exclusions, it is impossible for our office to accurately determine insurance benefits and co-payments. An **estimate** of your co-payment will be given to you in writing. Remember, estimates given are only a **guideline** from which we work until final payment is received from your insurance company and your exact payment is known. You as the policy holder are often entitled to detailed insurance information that we may not be able to obtain. We require you to pay your co-payment at the **time of your visit** from one of the financial options offered in our office. In addition, we require payment in full for all dental claims outstanding over sixty days or rejected for any reason. When we receive payment from your insurance company, your account will be reconciled. Please be aware that we will do our best to obtain payment from your insurance company, but **payment for services rendered is ultimately your responsibility**.