

## ***Our Policy Regarding Dental Insurance***

As a courtesy to our patients, we will be happy to complete and forward insurance forms relative to dental treatment, and we will do so without charge. However, in order to avoid misunderstandings, please read carefully and understand the following policies in regard to dental insurance benefits.

Our professional treatment is rendered to you, not the insurance company. Thus, you are responsible for payment. However, to serve and assist you in utilizing your dental insurance, this office accepts assignment of your benefits. It is your responsibility to provide us with correct information and let us know in advance of any changes in your insurance.

Please understand that the amount to be paid by your particular policy is pre-determined and not a guarantee of payment. If you have any questions about the amount the plan will pay or the treatments your plan will cover, you should refer these questions to your insurance company. At your request, this office will provide all pertinent information to your insurance company and we will do our best to help you derive the maximum benefits available. However, we are not responsible for determining what those benefits are to be. Some policies request a pre-authorization or pre-determination before treatment can begin. We will submit a treatment plan for review by your insurance company if this is a requirement.

Please remember that dental insurance is designed to assist people to obtain dental care and rarely covers more than 1/3 to 1/2 of the total cost of service. There may be a deductible, a co-insurance factor, and a yearly maximum to be considered. Most policies cover what they consider a "usual and customary fee." However, the insurance company sets these fees and they are not always the same as the fees that may be charged in the office.

All these factors may combine to reduce the benefits you will ultimately receive. We will do our best to see that you receive your full benefits within the structure of your particular dental plan. However, if you have any outstanding balance at the completion of treatment, ultimate responsibility for payment is yours.

Please Put Your Initial Here: \_\_\_\_\_