

## **Facts You Should Know About Your Dental Insurance**

Dental insurance is rapidly playing a larger role in helping people obtain dental treatment. Since we strongly feel our patients deserve the best possible dental care we can provide, and in an effort to maintain the high quality of care, we would like to share some facts about dental insurance with you.

We are happy to help you process your insurance claims. In order to do this, we require you to fill out and sign a statement that we retain in your file, which authorizes us to submit claims and receive payment for services rendered. When your dental insurance carrier or coverage changes, we request you notify our office with your updated information.

We will try to answer any questions you may have relating to your insurance. Please realize, however, that:

- Your insurance is a contract between you, your employer and your insurance carrier. We are not a party to that contract.
- Our fees are considered to fall within acceptable range by most carriers and therefore, are covered up to the maximum allowance determined by each carrier and plan. This applies only to carriers who pay a percentage of their *usual and customary rate*.
- Not all services are a covered benefit in all contracts. Some insurance carriers arbitrarily select certain services they will not cover. Our office is not responsible for monitoring each contract limitation.
- Although your policy may state you have 100 percent coverage on either preventive or basic service, be aware that your annual deductible may still apply.
- Any information our office gives you regarding your insurance coverage is an estimate. We make these estimates based on information available to use. We are not responsible for any decisions regarding payments that the insurance carrier makes.
- Almost all insurance policies have an annual maximum paid. Our office is not responsible for monitoring the amount of benefits used to date. Please check with your insurance carrier to determine what benefits remain on your policy for the current year.

- If you would like a pre-determination on your treatment plan sent to your insurance company we would be happy to do this upon your request. Please keep in mind this is not a 100% guarantee price quote per the insurance company. It takes approximately 4 or more weeks for the insurance company to process this.

If you have any questions regarding your insurance policy or coverage, please contact your insurance carrier regarding the specific details of your plan.

If you would like a copy of this form for your records we would be more than happy to give you a copy.

By signing below you are agreeing that you read the above and understand:

X \_\_\_\_\_ Date: \_\_\_\_\_