

DENTAL INSURANCE

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

Our professional treatments are rendered to you, not the insurance company. You are responsible to us for the obligation of payment of treatment.

However, to serve and assist you in utilizing your dental insurance, this office accepts payments from your insurance company. It is your responsibility to provide us with insurance information assigning payment to this office and you are responsible for balances not covered by your policy on the day of service.

Please understand that the amount to be paid by your particular policy is predetermined and agreed by your employer and the insurance company. 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 employer. 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.

Dental insurance is designed to assist people in obtaining dental care and usually covers 1/3 to 1/2 of the total cost. Comprehensive care, tooth replacements, restoring tooth wear, and occlusal disease treatments are not typically insurance covered services. There may be a deductible, a co-insurance factor, and a yearly maximum to be considered. However, the insurance company sets these fees, and they are not always the same as the fees that are charged in a dental office. All these factors combine to determine the benefits you will ultimately receive.

Some policies request a "pre-determination" before certain treatments are begun. We will submit a treatment plan for review by your insurance company if this is a requirement.

We are willing to work with you to set up treatment plans that maximize your insurance benefits and are financially comfortable for you. The financial arrangements must be defined before dental treatment can begin.

We welcome any questions you may have.



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