

Dear Patient,

In order to meet the needs and requests of our patients, we are enrolled in numerous insurance programs. We are very pleased to be able to provide this service to you, but it is extremely difficult for us to keep track of all the individual requirements of the plans. Each plan has different stipulations regarding benefits.

Even within the same insurance company, the plans differ depending upon what type of contract your employer has negotiated.

Providing quality dental care for our patients is our primary concern. We are more than willing to provide that care within your insurance contract guidelines if you let us know at EACH time of service exactly what those guidelines are.

Unfortunately, if you do not know or do not inform us of any special requirements in your insurance contract and we render services that are not covered, we will have no choice but to bill you directly for those charges. Payment for those charges is then your responsibility.

We understand that sometimes the patient does not know what is covered and what is not. However, often we do not and cannot know either. Also, please be aware we have no control regarding the timelines with which your company will process claims. (We will process and submit your insurance for payment within 48 hours of your visit.) Your personal estimate percentage will be due the date services are rendered, and for your convenience our office does accept major credit cards. Should you elect to assign your benefits directly to our office, we allow 60 days from the date of service for the receipt of payment from your insurance company. If there should be a delay in the insurance company's processing, the entire balance is due at that time. Please remember that ultimately you are responsible for all services rendered.

With your cooperation and help, you should be able to receive all of the benefits offered to you, and we will be able to concentrate on caring for your dental needs.

I have read and understand the office policy stated above and agree to accept responsibility as described.

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Signature

Date

Dear Patient:

We have prepared this letter to help you better understand the complexities of dental insurance since we realize how confusing it can be. To begin, we would like to highlight a misconception that dental insurance was designed to pay 100% of dental care. That is not true. Dental insurance was designed to provide assistance in obtaining needed dental treatment and seldom pays 100%. Most contracts have limits and/or various degrees of co-payment.

All levels of payment by insurance companies, including allowed fees, usual and customary (UCR), are governed by the premiums paid. They have nothing to do with the actual charges. Our fees are based upon a combination of our costs, our time, and our constant dedication to supplying our patients with the highest quality of dental care. The treatment recommended by our office is never based on what your insurance company will pay. Your treatment will never be governed by the insurance contract, it will be based off of your individual needs.

It should also be understood, that the dental insurance contract is between the insurance company and the patient, and that the patient bears the ultimate financial responsibility. We hope this information has been helpful. Please take the time to review your contract thoroughly so we may best serve you.

As always, you may feel free to ask any member of our staff for clarification on services, billing, and insurance.

Sincerely,