

**DAVID  
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D.D.S.**

**FACTS YOU SHOULD KNOW ABOUT DENTAL INSURANCE**

Dental insurance plays a role in helping people obtain dental treatment. We appreciate this fact. In an effort to help maximize your insurance assistance, we would like to share some facts about dental insurance with you.

- Fact #1**      Dental insurance is NOT meant to cover all fees; it is meant to provide assistance for your investment in your dental health.
- Fact #2**      Many carriers announce that they reimburse the insured person "up to 100% of fees". In actuality, we have found many plans cover about 50% to 60% of average fees. Some plans pay more-some less. The amount your plan pays is determined by how much your employer paid for the plan. The less paid for the insurance, the less you will be reimbursed.
- Fact #3**      Some insurance companies tell their customers that their dentist's fees are above the usual and customary fees rather than saying "Our benefits are low". Remember, you receive only what your employer puts into the plan, less the profits of the insurance company.
- Fact #4**      Some dental services are NOT covered.
- Fact #5**      All patients are charged the same fees whether or not they have insurance coverage.

We will make every effort to help you receive the maximum assistance allowed under you insurance plan. We will complete and file your insurance claim at no charge. **IN ORDER TO PROVIDE THIS SERVICE, YOU MUST BRING A CURRENT INSURANCE CARD OR FORM WITH A PHONE NUMBER OF THE INSURANCE COMPANY INCLUDED.**

If you have questions regarding your insurance benefits, we ask that you contact your employer regarding the specifics and details of your plan.

**YOUR DENTAL INSURANCE IS BETWEEN YOU, YOUR EMPLOYER, AND YOUR CARRIER. WE HAVE NO WAY TO AFFECT HOW MUCH OF THE FEE WILL BE COVERED BY INSURANCE.**