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### **Note to Our Patients with Insurance**

We are happy to process any insurance claim as a service to you at no charge. Please keep in mind that any estimate that we provide to you at no charge. Please keep in mind that any estimate that we provide to you is only an estimate and that you are responsible for all fees in their entirety.

We are proud that our fees reflect the time that the doctor spends with each patient as well as the overall quality of care and service that we provide in our practice. Our fees are not based upon any insurance schedules, and are often above insurance allowances. We are happy to discuss your particular dental benefits with you.

- Dental insurance companies do not normally cover 100% of any dental fee and, in many cases, cover less than 50% or sometimes make no payment. The “small print” written in your plan reveals the truth about actual percentages, which can be less than expected.
- Your insurance plan is based upon a contract between your employer and the insurance company. Any dollar amount a plan reimburses for dental services is determined by how much your employer has paid for the plan. We will complete and submit all dental insurance forms to achieve the maximum reimbursement to which you are entitled.
- Dental insurance is not designed to pay for your complete dental care. Many routine and newer services are often not covered. You are fortunate to have dental insurance that may assist you with the cost of treatment. Our goal is to help you achieve and maintain optimal dental care. If you have any questions regarding the specifics of your dental insurance plan, please contact your employer or insurance company directly.
- When dental insurance was introduced about fifty years ago, most annual maximums were \$1,000. Most annual maximums remain today at approximately \$1,000. Adjusted inflation, your annual maximum should be over \$5,000 today! While insurance premiums have increased, benefits have decreased.
- Please be aware that certain carriers may not allow you to assign your benefits to your office. Because of this insurance restriction, we ask that you chose an alternative payment option. We will gladly process your insurance claim for your direct reimbursement.