

# Insurance Policy

Please read the following information regarding insurance coverage and office policies in order to help prevent any confusion regarding your dental treatment.

## **MOST IMPORTANT:**

1. Many insurance plans tell their insured that they will be covered for up 100% on a procedure (for example; a cleaning). Often times this is simply not the case. What most insurance companies **DO NOT** clearly tell you is this percentage is based on the insurance company's greatly reduced fee schedule and not the doctor's fee. You will be billed the remaining balance after insurance pays (even for a cleaning).
2. Your dental insurance is a contract between you, your employer and the insurance company. We do **NOT** have a contract with any insurance company. This office only files your insurance claim as a courtesy to you at no cost.
3. You are responsible to us for all of our fees for services rendered **REGARDLESS** if your insurance **DID NOT** cover a procedure.
4. All dental plans have a maximum amount they will pay in a year. Patient should know their plan's maximum and should monitor any treatments they have so they don't go over their maximum.
5. The amount your plan pays is determined by how much your employer paid for the plan. If your employer purchases a low end plan then the coverage will be less. This is strictly between you and your employer.
6. Any estimates given are simply an **ESTIMATE** and we are **NOT** responsible if your insurance does not pay an anticipated amount. **You will be billed the remaining balance after insurance pays.**
7. Many routine dental services are **NOT** covered by dental insurance carriers. Please read your policy or contact your employer so you are fully aware of any limitations in the contract and also contact your insurance company with any questions regarding your plan.
8. It is your responsibility to inform us of any changes to your insurance. Most insurance companies have time constraints to submit a claim. If your insurance information is not current, the insurance company can refuse to pay a claim and you are financially responsible.
9. Payment is due in full. Partial payments will **NOT** be accepted and will be returned to the patient. Interest will be charged at one and half percent per month on accounts over 60 days.
10. There will be a charge for broken appointments. Our office needs 24 **BUSINESS** hours **MINIMUM** notice to cancel an appointment. We make every attempt to provide you with an appointment card, appointment reminder letter and a courtesy call but you are ultimately responsible for your appointment.

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Signature

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Relation

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Print

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Date