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We have prepared this letter to help you better understand the complexities of dental insurance; we realize how confusing it can be. To begin, we would like to highlight a misconception – dental insurance was not designed to pay for all dental care. 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 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 dental care. The treatment recommended by our office is never based on what your insurance company will pay; your treatment should not be governed by your insurance contract. It should be understood, that the dental insurance contract is between the insurance company, employer, and the patient, whom bears the ultimate financial responsibility.

Please be aware that we try to estimate the portion of your treatment as accurately as possible. In order to keep costs down for our patients, we ask that the estimated co-payment be paid at the time of service. We accept all major credit cards, American Express, Discover, Flexible Spending Debit cards, Care Credit, and checks. If the insurance company does not pay your claim within 60 days after it is submitted, we ask that you pay the balance of your account. You are responsible for any portion of the fee that your insurance does not cover.

We hope this information has been helpful. Please take time to review your contract thoroughly so we may best serve you. You may contact our office anytime for clarification on services, billing, and insurance.

Patient or Parent/Guardian's Signature \_\_\_\_\_ Date \_\_\_\_\_