

IMPORTANT! MUST READ & SIGN AT THE BOTTOM

FACTS ABOUT DENTAL BENEFIT

This office strives for excellence and we strongly believe our patients deserve the best possible dental services we can provide. In an effort to maintain the highest quality of care, we would like to share some facts about dental insurance with you.

FACT #1

Your dental benefit is based upon a contract between your employer and the insurance company. Should questions arise regarding your dental benefits, it is your responsibility to contact your employer or your insurance company directly. No one will contact this office to advise us of any changes to your benefits, so it is your responsibility to advise us if your employer has changed insurance carriers.

FACT #2

Dental benefit is limited to annual maximum benefit. Your insurance company will determine the maximum benefit paid in a given year. While your premiums may have increased over the years, your maximum benefit amount may not have increased proportionally.

FACT #3

You may receive notification from your insurance company, stating that our dental fees are "higher than usual and customary fees." To determine benefit amounts, an insurance company surveys a geographic area and calculates an average fee. This is the fee they refer to as "usual and customary." Depending on your plan, the insurance company pays some percentage of the "usual and customary" fee. Included in this geographic survey are discount dental clinics and managed cost care facilities, which brings down the average fee. Instead of admitting that they are not willing to cover for your treatment, they would rather deny coverage by stating that the doctor's fees are higher than their "usual and customary." This allows them to keep more money!

FACT #4

Many plans tell their participants that they will be covered "up to 80% or up to 100%" but often times, insurance companies will negotiate the fee schedule in their favor. Insurance companies will find exclusions or limitations to cover less for services. So, please keep in mind that dental companies do not always keep their promise.

FACT #5

Insurance companies do not cover many routine dental services such as oral cancer screening, preventive care (fluoride), post-operative evaluation.

DENTAL INSURANCE IS NEVER A PAY-ALL, IT IS ONLY AN AID

This office will do its best to obtain the breakdown of your benefits but we are not always given the full information. If you have any questions regarding your benefits, please do not hesitate to ask any of us or contact your employer or your insurance carrier directly.

I acknowledge that I have read and understand the above stated information.

Patient's Name

Date