

Information about dental insurance

Dental insurance is always helpful in affording dental treatment. Since we feel strongly that our patients deserve the best dental care we can provide, we would like to share some facts about dental insurance with you. We consider our relationship with you to be of primary importance and will always make our recommendations to you based on what we believe is the best treatment for you regardless of your insurance coverage. As the patient, it is your responsibility to deal with your insurance company and your employer. We will assist in any way possible to maximize your dental insurance benefits.

Facts:

- Dental Insurance is not meant to pay all, it is only meant to be an aid.
- Many plans tell their insured that they will be covered up to 80% or 100%. This **can** be a play on words: what we find is they cover 100% of what they "allow" which could be 50% of the average fee. The amount your plan pays is determined by the contribution you and your employer make to your dental plan. The smaller the contribution paid into the plan, the less you'll receive. It is your responsibility to advise us of your insurance coverages and restrictions.
- It has been the experience of many dentists that some insurance companies tell their customers that "fees are above the usual and customary fees" rather than saying to them that our benefits are low. Remember you get back only what you and your employer put into your insurance less the profits of the insurance company. They are a for profit company.
- Each plan is different, we will do our best to make as close a calculation as possible of what your insurance plan will cover. However, as we cannot estimate precisely, there may be variances for which the patient is individually responsible.
- Some routine dental services are NOT covered by insurance carriers. We make our recommendations based on your needs and not on what your insurance may or may not cover.

Please do not hesitate to ask us any questions about your treatment or our policies. We will fill out and file insurance forms at no charge. We will do all we can to assure you of your maximum benefits.

If you have any questions regarding your insurance, please contact your insurance carrier for the specifics and details of the plan they are operating on your behalf.

Payment:

Payment is expected at time of service. If you have insurance, you will be expected to make an estimated payment for that portion not covered by your insurance plan. For that portion of costs not covered by insurance, we offer several payment options:

- Cash or Personal Check
- Credit Card - We accept MasterCard, Visa, Discover and American Express.
- Care Credit- Care Credit offers 3, 6 and 12 month interest-free payment plans, and extended financing up to 48 months. You can apply in our office or apply online ([link](#))