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Important Dental Insurance Information for Our Patients

Understanding your dental insurance coverage can be quite challenging. Our goal is to assist you in maximizing your benefits. Each plan is slightly different in its covered services. The range of benefits depends upon what the employer wishes to offer their employees. We encourage you to become familiar with your policy's coverage including co-payments, deductibles and exclusions.

Our courtesy service to you includes:

- Review your dental insurance coverage to advise you of available benefits.
- Provide Estimates of costs of procedures according to available insurance payment schedules. We encourage you to contact your insurance carrier to verify our cost estimates
- File insurance claims to your insurance carrier and request payment of benefits to our office
- Follow the American Dental Association guidelines for coding procedures and filing insurance

Our expectations of you as the owner of the policy:

- Pay for services not covered by your insurance plan at the time the services are provided
- Be aware that dental insurance policies restrict payment for some services, use restricted fee schedules (called usual and customary rates) and exclude some procedures based on prior conditions or length of time on the plan.
- Understand that coverage restrictions are based on the premiums paid for insurance, not our fees or recommended treatment.
- Pay for services if the insurance company does not reimburse our office within 45 days
- Keep our office informed of any changes in your insurance coverage or employment