

## Dental Insurance

Your Employer's Selected Plan For Financial Assistance

*If you have dental insurance, please read this in its entirety. It explains our approach to dental insurance and how we can help you receive the benefit that your coverage provides.*

### How is my dental coverage determined?

Your employer has done a great thing by providing a dental insurance policy for you. After careful review of all the options that were available, a plan was chosen that would assist you in paying for your dental treatment.

### How can I determine what my insurance will pay?

You should receive a manual from your insurance company that explains the coverage that you have. If needed we will file a pretreatment estimate with your carrier, but you need to know that these can delay treatment by up to three months.

### What is UCR?

UCR or Usual, Customary and Reasonable as relates to fees charged for particular procedures. The dental profession has for years asked the insurance industry to explain how they determine the UCR and how often they update the UCR. The insurance industry, however, has always kept this a closely guarded secret. Most of the time we find that the UCR has not kept pace with rising costs, so often patients find that the insurance company tells them that their dentist is charging fees in excess of UCR. Since they will not share with us information on how UCR is determined, the dental profession has been unable to address the problem for patients. *We base our fees solely on the cost of providing the level of care that we provide to you and not on the level of care that will save your insurance company the most money.*

### My booklet talks about a "schedule of benefits." What is that?

It is a schedule of maximum fees on which your employer and the insurance company chose to base your coverage. It is not related to current, prevailing fees. Rather, it means putting a cap on the possible benefits that the insurance company must pay. This cap allows your employer to pay a lower premium that he would have to pay if prevailing fees were used. This is one of the choices that your employer made to help fit your dental coverage into the current budget.

### May I wait for my insurance to pay and have you bill me for the remainder?

No. You are expected to pay your estimated portion at the time of treatment.

### In Summary:

Understanding your dental insurance policy is your responsibility. We will be happy to assist you in any way in obtaining the maximum benefits of your insurance within the terms of your policy. **Also, please understand that the entire fee for your treatment is always your responsibility.** We encourage you to contact your insurance company to verify the estimates that we give to you.

**I have fully read and understand the above information. I understand that I am responsible for what my insurance does not cover. I also understand that if my insurance has not paid for a particular date of service after 60 days, that I am responsible for payment.**

**Patient Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Print Patient Name:** \_\_\_\_\_

