

FACTS YOU SHOULD KNOW ABOUT YOUR INSURANCE

Dental Insurance is rapidly playing a larger role in helping people obtain dental treatment. Since we strongly feel our patients deserve the best possible care we can provide, and in an effort to maintain the high quality of care, we would like to share facts about dental insurance with you.

FACT #1 Dental Insurance is **NOT** meant to be a **PAY-ALL**. It is only meant to assist you in the payment of your dental care.

FACT #2 Many routine dental services are **NOT** a covered expense and are excluded or limited by the policy description. These services when recommended are necessary for your treatment and well being and should not be interpreted as “unnecessary” because the insurance company does not provide for your care.

FACT #3 Many plans state that you will be covered “up to 50%, 80%, or 100%.” In spite of what you are told, we have found in actuality that many plans may cover less than that depending on their established fee schedule. The benefits in your plan are largely determined by how much your employer/union is willing to pay for the plan. The less they pay for the insurance, the less you will receive.

FACT #4 Insurance companies who have established “Usual and Customary” fees schedule **may or may not** have an accurate perception to what “usual and customary” fees are for a given area. It has been the experience of many dentists that some insurance companies tell their insured that “fees are above the usual and customary fees” rather than to say to them that “our benefits are low.” This may be so because there are various ways and calculations by which the company established their usual and customary fees. Therefore, it is possible that different insurance companies will have different “usual and customary fees” even in the same geographical area. Our fees may be within one company and not within other companies “usual and customary fees.” REMEMBER, YOU ONLY GET BACK WHAT YOUR EMPLOYER/UNION PUTS IN, LESS THE PROFITS OF THE INSURANCE COMPANY.

We are obligated to provide you with the very best of our care, skill and judgment. The insurance company is in the business to make a profit from selling health care. We believe that your insurance company makes recommendations that:

1. Excludes the benefit from your policy.
2. Limits the services on an annual basis.
3. Provides only a small amount of coverage.
4. Recommends an alternative treatment to limit benefits.

Carefully consider who you want to be making your health care decisions, the **insurance company or your personal doctor**. You can count on us not to compromise your diagnosis or treatment.

Patient

Signature _____ **Date** _____