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Practice Policies Relating to Dental Insurance Benefits

During the past decade, dental benefit plans have become an integral part of healthcare planning for many families. Dental benefit plans are made available to employees or members through companies, unions, and associations and may vary considerably from one plan to the next.

You or your employer has purchased a specific benefit plan from literally hundreds of combinations available. Some plans base the amount of benefits on a chart or a schedule of fees arbitrarily developed by insurance carriers. For this reason, you may feel that a lower percentage of the reimbursement level indicated in your dental plan is received. For example, if your plan states that it will pay 80% of the cost of dental treatment, it means 80% of the fee arbitrarily determined by the insurance carrier, and not the actual fee charged by our office.

Primary
Carrier _____

Union/local # _____ Group _____

Employee _____

Badge # _____ Date Employed _____

The type of treatment you need and receive from our doctors is based on their professional judgment; and not on your coverage by a dental benefit plan. We do not believe it is in your best interest for the doctors to compromise their recommended treatment in order to accommodate an insurance program's maximum benefits that may be considerably less than optimal. We are more than happy to discuss a treatment plan's advantages and disadvantages with you, thereby involving you, rather than your insurance company, in the decision making process.

As a courtesy to you, we will submit your claim form to your insurance carrier for payment. Please understand that this will not be a guarantee of payment from your carrier. Also at the time of treatment we will give you an estimate indicating what we, to the best of our knowledge, have estimated your insurance benefit to be. **Please remember that the financial obligation for dental treatment is between you and this office. The insurance company is responsible to you and not to this office. We cannot be responsible for limitations on payments from your insurance carrier.**

We will help you in every way in filing your claims, handling insurance questions, processing follow-ups or locating lost claims. No question is too small for you to ask, whether it is about your treatment, benefit plan, or statement. We are here to help you.

Signature: _____ Date: _____

By signing above I acknowledge that I have read and understand Stuart Coe, D.D.S. practice policy relating to dental insurance benefits.