# SIGNATURE DENTAL Family Dentistry

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## YOU AND YOUR DENTAL PLAN

We are pleased that you have insurance benefits to help with the cost of your dental care. We would like to help you obtain the maximum use of these benefits. With this in mind, please read the following information on our insurance claims process so that we can work together to ensure this benefit.

### DO YOU ACCEPT MY INSURANCE?/ HOW MUCH WILL THEY PAY?:

We currently accept all private care insurance plans. This means that we work with literally hundreds of companies. Although we can maintain computerized histories of payment by a given company, they do change. Therefore, it is impossible to give you a guaranteed quote at time of service. We estimate your portion based on the most up-to-date information that <u>you have given the office</u>. It is important to understand that that this is <u>only an estimate</u>. The amount settled by the insurance company may be affected by such factors as annual limits, non coverage of certain procedures etc. We encourage you to be familiar with the terms of <u>your dental plan</u>. If you would like to know your exact insurance benefit, we can file a pre-treatment authorization with the insurance company <u>prior</u> to treatment.

### I THOUGHT I PAID MY PORTION BUT I GOT A BILL. WHY?:

We base the patient portion of your bill on our most current data but there are many factors that can affect this estimate. There may be a deductible (individual or family) or you may have received treatment in another office prior to joining us (there are limits that are paid out on certain procedures). Sometimes you may need to see a specialist for care, which also uses your annual benefit. Insurance companies do not notify us of changes to your benefits but they do notify you. If these situations apply to you, please let us know so that we can adjust estimates accordingly.

#### INSURANCE DIDN'T PAY. NOW WHAT?:

We bill your insurance as a courtesy. If insurance does not pay within 90 days, we reserve the right to request full payment for services from you and let you collect funds that are due to you. The insurance you have is a legal contract between you and your insurance company. <u>Ultimately, you are responsible for all fees and costs not settled by your insurance plan.</u>