

## Insurance Benefit Explanation

Please understand that payment for services rendered are due at the time of treatment unless other arrangements have been made in advance. We are happy to submit your insurance for you AS A COURTESY. Please be aware that we are an out of network provider and even though you have benefits for out of network services there are times when a co-pay will apply. The insurance bases their fees on the UCR. (Usual and Customary Rates) This figure is obtained by the insurance company and is on a by zip code basis. Our staff does not know what your copay will be until we receive payment from your insurance company. Any amount not paid by the insurance company is the patient's responsibility. If you are concerned about the amount covered for a procedure please have a staff member submit a predetermination of benefits prior to treatment.

### *Fact 1 – BENEFITS ARE NOT DETERMINED BY OUR OFFICE*

*Insurance policies are contracts between the insurance company and you and your employer. Our financial arrangements for dental services are made with you, not your insurance company.*

### *Fact 2– NO INSURANCE PAYS 100% OF ALL PROCEDURES*

*Dental insurance is intended to be an aid in paying for dental care. Most dental plans pay between %50-%80 of the total fee. The percentage is determined by how much you or your employer has paid for the coverage, or the type of contract set up with the insurance company. At times, you may be notified by your insurance that its reimbursement has been lowered because a dentist's fees exceed the "usual and customary rates" (UCR). This is misleading. There are hundreds of insurance companies that offer dental insurance, and each company sets its own schedule for what they consider allowable. These allowable rates vary GREATLY.*

### *Fact 3– DEDUCTIBLES & CO-PAYMENTS MUST BE CONSIDERED*

*When estimating dental benefits, you must consider deductibles and percentages. Most dental plans have an annual deductible for restorative procedures. For example, assume the fee for a certain service is \$150. Assuming that the insurance company allows \$150 as its "usual and customary" fee we can figure out what benefits will be paid. First and annual deductible, on average \$50 is subtracted, leaving \$100. The plan pays 80% of \$100, or \$80. Beginning with a fee of \$150, the insurance company will pay an estimated \$80 leaving \$70 to be paid by the patient. Of course, if the UCR is less than our fee, the insurance benefit will also be **LESS**. **We will collect your estimated co-payment at the time of service.***

Signature \_\_\_\_\_ Date \_\_\_\_\_  
Social Security Number \_\_\_\_\_