



Dear Patient:

We have prepared this letter to help you better understand the complexities of dental insurance. We realize how confusing it can be. To begin, we would like to highlight a misconception. Dental insurance was not designed to pay for all dental care. Most contracts have limits and/or various degrees of co-payment.

All levels of payment by insurance companies, including allowed fees and usual and customary (UCR) fees, are governed by the premiums paid. They have nothing to do with the actual charges. Our fees are based upon a combination of our costs, our time, and our constant dedication to providing our patients with the highest quality dental care. The treatment recommended by our office is never based on what your insurance company will pay. It is based upon the treatment needed to obtain or maintain healthy teeth and gums.

However, it should be understood, that the dental insurance contract is between the insurance company and the patient, whom bears the ultimate financial responsibility.

We hope this information has been helpful. Please take the time to review your contract thoroughly so that we may best serve you. As always, you may feel free to ask our front office staff for clarification on services, billing and insurance. We are happy to help you understand your insurance and are here to help you use your benefits to the fullest.

Patient signature

Date