

## What is Dental Insurance???

Dental insurance is a contract between YOUR employer and THE dental insurance company. The benefits that you will receive are based on the terms of the contract that were negotiated between your employer and the dental insurance company, NOT with your dental office.

The services selected are based on the cost of the policy to your employer and the negotiated arrangements with the dental insurance company. Because the benefits that you currently have are decided between your employer and the insurance company, many services are not covered. The selection of non-covered service is not based on what you need or want, but is based strictly on the contract with the insurance company.

The reimbursement mechanism from your dental insurance company is merely a mathematical formula as to which benefits you will receive and the percentage of the dentist's office fee that will be paid. Another fact, is that most dental insurance plans have a dollar amount limit as to which they pay out.

Also, please understand that an insurance card is not a guarantee of benefits or coverage. Until a claim is received & processed by your dental insurance company, insurance provides the below disclaimer:

**“A quote of benefits and/or authorization does not guarantee payment or verify eligibility. Payment of benefits are subject to all terms, conditions, limitations, and exclusions of the member's contract at time of service.”**

**Insurance Liability for Payment:** Your dental insurance company will only pay for services that it determines to be “reasonable and necessary.” If your dental insurance company determines that a particular service is not reasonable and necessary, or that a particular service is not covered under the plan, your insurer will deny payment for that service. We suggest to all patients that they contact their insurance to confirm that these services are covered.

Under this arrangement, you are responsible for paying your co-pay, any non-covered portions, and any deductible you have yet to cover. In addition, if your insurance company does not pay for our services, you agree to pay for the services provided in our clinic.

**Beneficiary Agreement:** I understand that my health insurance company may deny payment for the services identified above, for the reasons stated. If my dental insurance company denies payment, I agree to be personally and fully responsible for payment. I also understand that if my dental insurance company does make payment for services, I will be responsible for any co-payment, deductible, or coinsurance that applies.

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