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DENTAL INSURANCE INFORMATION

For your protection

About half of the people who come to our office have dental insurance. We bill more than 500 different insurance plans on your behalf. We are contracted with Delta Dental, excluding the Delta Select plan for retired military personnel and some state Delta's HMO plans. We can bill all other dental indemnity plans for you. We cannot bill Dental HMO's without written authorization from the insurance company.

Each insurance plan is different, depending on what the employer contracts with the insurance company.

**There may be a deductible per person, and/or per family, per year.

**There is usually a maximum per person or per category of procedure that can be paid out per visit, year or lifetime. *This includes services done in other dental offices as well as ours.*

**There are included and excluded services.

**There are alternative benefits for some services, for which the insurance company pays a reduced benefit for the least expensive service that would be available to meet your needs. An example would be paying for a percentage of a silver filling when you have chosen a white filling, or paying a percentage for a removable denture when you have chosen a fixed bridge. (They do not say that it is the best procedure for you, only the least expensive one and the one they will pay.)

**There are plan limits on frequency of some services.

**There are plan limits on replacement of some services.

**There may be waiting periods for some services (eg, 12 months of insurance before any major procedures may be compensated.)

In short, insurance plans vary a great deal, and our estimates are based on the average insurance plan, which may differ from your own insurance plan. We cannot control or reliably predict most insurance plans. It is your responsibility to understand the limitations of your own insurance plan. It is your responsibility to pay any balance that is not paid by your insurance, whatever the reason for their denial.

We will do everything in our power to maximize your insurance benefit. We will look at your policy with you to try to understand it. We will help in any way we can. We will fight for you, and we will normally resubmit denied claims twice. We will bill you, and you may receive a bill before the insurance has paid.

Signature: _____ Date: _____

Dental Care on Golf Links will pursue any and all collection efforts including referring the account to a collection agency and/or attorney and reporting to the credit bureau. The account will be assessed all additional collection charges associated with the collection of debt including but not limited to collection agency fees, reasonable attorney's fees, court costs and all other charges allowed by law.