

**If you have dental insurance:**

We are happy to cooperate and assist you if you have some form of dental insurance. We do request that you carefully read your policy so you are aware of any limitation of your insurance.

We determine fees by the level of care, skill, and judgment a procedure requires. Our fees are the same regardless of whether you are insured or not. Generally insurance policies set their allowances with a fixed fee schedule or a percentage. Insurance companies establish their reimbursement levels on the basis of average quality provided by an average practitioner, in an average office with average people. We sincerely believe you will find us far above average and more importantly we believe you deserve better than average!

You should also know insurance coverage varies widely in type and scope of coverage. This coverage is usually based on the level of policy purchased by your employer or group. The higher priced the policy the greater the coverage. We ask that you remember it is your employer and your insurance company that dictated your coverage not our office.

We will be delighted to advocate for you with your insurance company. We will even be willing to apply their payments to your account balance. We ask that you pay the remaining balance in accordance with the arrangements you make with the insurance administrator. We can estimate what your policy will cover and will be happy to predetermine benefits for you. This often entails multiple toll calls, detailed paper work, and multiple written correspondences to insurance consultants. We are pleased to provide this level of service for you because we understand it is important to you.

Please understand that the information we received from the insurance company over the telephone is only an estimate of benefits and not a guarantee of benefits. We are more than happy to submit your claim in the event the insurance denies the claim you would be responsible for payment. If you have any questions or concerns please don't hesitate to ask.