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Restorative and General Dentistry

**IMPORTANT INFORMATION REGARDING
INSURANCE FOR OUR PATIENTS**

As a courtesy to our patients, our office will assist you in obtaining maximum benefits from your insurance. However, there are many misconceptions about dental insurance.

- 1) **Dental** insurance pays based on the premium paid by you or your employer. Higher premium plans pay more of the fees for your dental care and have fewer exclusions.
- 2) **Dental** insurance helps defray the costs of dental care and requires patients to pay the portion of the fee that insurance does not cover. This is your co-payment.
- 3) **Dental** insurance policies restrict payment for some services, use restricted fee schedules and excludes some procedures based on prior conditions or length of time on the plan. All restrictions are based on the premium paid for insurance.

Secondary Insurance: We do not accept assignment of benefits on a secondary insurance. If you have a secondary insurance, we file your primary insurance for you. You are asked to pay anything that your primary insurance does not cover. We provide you with the necessary forms so that you can submit for reimbursement from you secondary carrier.

Billing: We estimate your portion on the date of service based on information given to us by your insurance carrier. However, sometimes there is a need to send you a statement for the portion insurance has not paid within 45 days.

Thank you for understanding our insurance protocol. Please let us know if you have questions or concerns.

I have read the Insurance Protocol and I understand and agree to this Insurance Protocol.

Signature of Patient or Responsible Party

Date