

## INSURANCE DISCLAIMER

As a patient receiving dental care in this office you may have questions regarding your dental insurance plan. Members of our staff, who are familiar with dental insurance, may be able to answer *most* of your questions. But, since individual plans offer special benefits and restrictions, they may not be able to provide you with *all* the answers. As a courtesy to all of our patients we make every attempt to accurately verify your insurance for you. However, because we deal with hundreds of insurances we cannot be accountable for an error we may make. As the policyholder, it is your responsibility to review and understand your own insurance prior to treatment. We recommend that you read your insurance booklet thoroughly and ask questions of your company's representative, so that you don't have any "surprises" – for example, **waiting periods** or **downgraded coverage of white fillings on back teeth** – in meeting your dental treatment obligations.

In addition, your dentist is responsible for treating your dental problem appropriately. Treatment plans are not based on whether or not you have dental insurance. You will be provided a description of your treatment plan with our total fee and an *estimate* of the dental insurance coverage for those services. If you undertake this treatment you will be responsible for payment of the full fee, if your insurance denies payment.

Finally, please be aware that dental insurance is, in fact, not insurance in a true sense; such as life, health or auto insurance. It is, rather, a third party (supplemental) payment. Our office policy is that patients are responsible to check coverage prior to dental treatment and payment is expected upon completion of treatment.

I have read and understand and agree with the above insurance disclaimer.

Patient/Responsible Party \_\_\_\_\_ (Print Name)

\_\_\_\_\_ (Signature)

\_\_\_\_\_ (Date)