

WE ARE PLEASED THAT YOU HAVE DENTAL INSURANCE

Our office understands dental insurance and we will be happy to assist you in obtaining the maximum benefits specified in your contract. We will process your claims and accept "assignment of benefits" in most cases with the following agreement:

1. Your dental benefit program is a contract between you, your employer, and the insurance company. We are not a party to that agreement.
2. Our fees are generally, but not necessarily covered in full by the maximum allowance determined by your particular insurance.
3. Not every dental service is a covered benefit in all contracts. This office recommends treatment based on patient need, never on what the insurance company will cover.
4. You are responsible to us for all fees for services rendered to you unless we have a participation agreement with the insurance company.
5. The estimated co-pay must be paid at the time of the appointment. If the insurance company pays less than anticipated, any amount not covered becomes your personal account balance. Any insurance balance not paid in 90 days from the time of service becomes a personal balance.
6. If you do not provide enough information for us to determine a co-pay or to submit a claim for services rendered, you will be expected to pay for services in full at the time of appointment. Your insurance company will reimburse you for covered expenses once we have received the necessary information to submit a claim. We can then accept assignment of benefits, if you prefer.
7. If the insurance company pays more than anticipated, we will issue a refund to you, the guarantor, within 30 days. If the insurance company overpays in error, we will issue a refund to the insurance company directly.

Any business staff members will be glad to discuss your proposed dental treatment and answer any questions you might have as to the involvement of your dental benefits program in receiving this care.

I have read and understand the above agreement. I hereby authorize payment of dental benefits directly to Jeffery Van Hook, D.D.S.

(Signature)

(Date)