OFFICE POLICY REGARDING

 DENTAL INSURANCE

**Our office has chosen not to be a “contracted provider” for any insurance companies.**

**We believe that we can perform our dental services at a higher level while giving better value to our patients, when not being bound by the provisions of an insurance contract.**

**Unlike medical insurance, “catastrophic” expenses (such as hospitalization, surgery, ER expenses etc.) are not a factor with dental insurance.**

We can help patients with concerns about costs involved with dental treatments by:

1. Exploring and explaining various treatment options (including costs).
2. Providing financing options to permit paying over time.
3. Prioritizing treatment needs and doing treatment over time instead of “all at once”.

**We will file your insurance claims for you. We will ask your insurance company for coverage information and benefit amounts for your policy. We will do our best to estimate what your “out of pocket” portion will be prior to providing treatment.**

**Ultimately, your insurance policy is a contract between the purchaser of the insurance (usually your employer) and the insurance company.**