

INSURANCE POLICY

As a courtesy to our patients, we do not require full payment in advance if you bring a signed insurance form at the time of your appointment. You will, however need to pay your estimated portion of the bill, based on the schedule below. These estimated are based on the most common coverage for 90% of the insurance company. Sometimes an insurance company may have set its fee schedule unrealistically low to limit the amount it must pay in benefits. The following is an **estimate only**, and you will be responsible for any balance your insurance does not cover.

| | Estimated Insurance Payment | Required at Time of Service |
|---------------------------------------|--------------------------------|--------------------------------|
| Cosmetic treatment | 0% | 100% |
| Crown & Bridge | 50% | 50% |
| Dentures | 50% | 50% |
| Periodontal treatment (Root Planning) | 80% | 20% |
| Endodontic therapy (Root Canal) | 80% | 20% |
| Fillings | 80% | 20% |
| Exams | 100% | 0% |
| Prophy (Routine Cleaning) | 100% | 0% |

Every insurance company has a yearly deductible. You need to know what your deductible is and you must pay that amount before your insurance company will begin to pay benefits. In cases involving lab fees, we reserve the right to require a deposit to cover outside lab costs.

If your insurance pays more than the estimated coverage, it will reflect on your monthly statement. You can use it later for your deductible or toward payment for future services, or you may also contact our office for a refund.

DOUBLE INSURANCE-If you have double insurance coverage and you give us both insurance forms signed and dated in advance, you may not be required to pay anything at the time of service. But having double insurance does not necessarily mean that both your insurance companies will cover all your expenses. If you have a balance after both insurance companies pay their claims, the balance must be paid by you.