

GEORGIA RECONSTRUCTIVE DENTISTRY

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**Facts You Should Know About Dental Insurance**

Dental insurance is rapidly playing a large role in helping people obtain dental treatment. Since we strongly feel our patients deserve the best possible care we can provide, and in an effort to maintain the high quality of care, we would like to share the following with you:

- Fact #1      Dental insurance is a contract between you and the insurance company. It is only meant to help you with your costs. It is not a pay-all.
  
- Fact #2      Many insurance plans state that a certain percentage will be paid. This may be the case, but most often it is a percentage of an amount allowed under your plan. Maximum allowable and usual and customary fees are key factors when determining what benefits will be paid. Some plans do not pay on a percentage basis at all. These plans have a schedule of benefits.
  
- Fact #3      Your employer may have the opportunity to increase your dental benefits. Usually employers have the advantage of being able to state what they want written into an insurance plan. You might check with your personnel department to see if you have any options available.
  
- Fact #4      It has been the experience of many dental offices to receive a statement from the insurance carrier saying "fees are above the normal and customary" rather than saying "maximum allowed under this patient's plan". Remember, you only get back what is put into the plan.
  
- Fact #5      Some dental services are not covered by all insurance plans.

Please do not hesitate to ask us any questions about our office policies regarding insurance. We will fill out and file insurance forms at no charge to our patients. If you do not wish to pay your bill in full at the time of treatment, you may opt to obtain a pre-treatment estimate, with the benefits assigned to our office. The percentage not covered will be payable at the time of service.

I authorize the release of any information relating to this claim:

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Signed

Date

I authorize payment of the group insurance benefits directly to the above named dentist.

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Signed

Date

## Patient Insurance Information

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Subscriber name

Identification number

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Name of insurance company

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Address of insurance company

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Group name

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Group number