



YOUR DENTAL INSURANCE

At Alliance Family Dental, we strongly believe our patients deserve the best possible dental service we can provide. In an effort to maintain a high quality of care, we would like to share some general facts about dental insurance with you.

Fact #1: Your dental insurance is based upon a contract made between you, your employer, and the dental insurance company.

Should questions arise regarding your dental insurance benefits, we are happy to help answer your questions, however, it is best for you to contact your employer or insurance company directly.

Fact #2: Dental insurance benefits differ greatly from general health insurance.

Most dental plans offer a maximum benefit of \$1200 per calendar year. (This, incidentally, is the same average amount of dental benefit provided since 1964). Therefore, dental insurance is NEVER a "pay-all." It is only an aid.

Fact #3: You may receive notification from your insurance company stating that our dental fees are "higher than usual or customary". An insurance company surveys a geographic area, calculates an average fee and then takes 80% of that fee and considers that customary. However, included in this survey is discounted dental clinics and managed care facilities, which bring down the average. Any doctor in a private practice will have fees that insurance companies define as higher than "usual or customary". The sad fact is that most insurance benefits are too low.

Fact #4: Many plans tell their participants that they will be covered "up to 80%" or "up to 100%", but do not clearly specify plan fee schedule allowances, annual maximums or limitations. It is more realistic to expect dental insurance to cover 35% to 65% of major services. Remember that the amount a plan pays is determined by the contract made between your employer and the insurance company.

Note - We are happy to process any insurance claim as a service to you at no charge. Please keep in mind that any estimates we provide you are only an estimate and that you are responsible for all fees in their entirety. We are proud that our fees reflect the time that the doctor spends with each patient, as well as the overall quality of care and services we provide in our practice. Our fees are not based upon any insurance schedule and are often above insurance allowances. Our fees are on average with fees charged by other dentists in our area. You may wish to contact your company's benefits representative should your plan benefits be less than expected.