

IF YOU HAVE DENTAL BENEFITS, HERE ARE SOME THINGS YOU NEED TO KNOW!

We, at Graham Family Dental, believe that you deserve the best care. That is why we always present you with the best dental solution possible to treat your personal situation. Each year we provide OUTSTANDING dental care to all of our guests. Some have dental benefits, but most don't. If you have dental benefits, Congratulations! You are very fortunate. **Here are some important things you should know...**

Your dental benefits are based upon a contract made between YOUR EMPLOYER and the INSURANCE COMPANY. If you have any questions regarding your dental benefits please contact your employer or your insurance carrier directly.

Dental benefits differ greatly from medical benefits. In 1959, most dental benefit plans had a yearly maximum cap of \$1,000. You'll be surprised to know that presently, the average dental benefit plan has a yearly maximum cap of \$1,000. That is \$139.00 in "today's dollars". There has been no significant increase in the yearly maximum cap in over 60 YEARS! However, dental insurance premiums have risen over 600% in that same period of time. **DENTAL BENEFIT PLANS WILL NEVER PAY FOR THE COMPLETION OF YOUR DENTAL CARE. IT IS ONLY MEANT TO ASSIST YOU.**

Many people receive notification from their insurance company that dental fees are "above usual and customary". An insurance company determines their reimbursement (fee) level by surveying a geographical area (included in this are discounted dental clinics and managed care facilities, which have severely reduced dental fees by an additional 25%). So, insurance companies "average, usual and customary" fee, by their own definition is much lower than the average! Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary".

Many dental benefit plans deceptively tell their participants (YOU-the Patient) that they will cover "UP TO 80% or 100%" but do not clearly specify the plan fee schedule allowance, annual maximum or the limitations. It is more realistic to expect dental benefit plans to cover between 30%-60% of the dental services. **Remember that the amount a plan reimburses you is determined by how much your employer has paid for your dental benefit plan.** You will get back only what your employer has put in, less the insurance company's profit margin. If you are dissatisfied with this reimbursement, please speak with your personnel department / director, who can provide you with a proper, comprehensive dental benefit plan.

Insurance companies do NOT cover many routine, state of the art and/ or highly advance dental services.

Our team members will gladly assist you in filling the necessary forms to maximize your dental benefits and discuss your financial options. Excellent dental care is available WITH or WITHOUT dental benefits. We hope you will choose the best that dentistry has to offer.

Your insurance is a contract between YOU, YOUR EMPLOYER and the INSURANCE CARRIER. **We are NOT a party to that contract.** If you have a problem with your insurance coverage, we ask that you speak directly to your insurance company. YOUR CHARGES IN OUR OFFICE ARE YOUR RESPONSIBILITY FROM THE DATE THE SERVICES ARE RENDERED. We **DO NOT** base your diagnosed treatment on your insurance coverage. We base it on your needs and desires. We take pride in the quality of care we offer our patients and make every effort to have your dental visits with us be as comfortable as possible.

*****Please read and sign even if you DON'T have dental insurance.*****

Patient Name (printed)

Date

Patient Signature