

Sterling Dental Care

OUR INSURANCE POLICY

Your clear understanding of our financial policy regarding dental insurance is important to our professional relationship.

Sterling Dental Care accepts most traditional insurance plans. Traditional insurance is typically one in which you choose any dentist you desire. Our practice does NOT belong to any PPO or HMO insurance plans.

- ❖ Your dental insurance is based on a contract between your employer and the Insurance Company. While we still attempt to estimate your dental benefits to the best of our ability, this is an estimate ONLY.
- ❖ Insurance companies will not release the exact amount they will pay for a procedure until the treatment is completed and the claim is submitted. They will only state the percentage of the fee schedule that they will cover. They do NOT specify what their fee schedule allowances are.
- ❖ You may receive notification from your insurance company stating dental fees are "higher than usual and customary". An insurance company surveys a geographical area, calculates an average fee and then takes that fee and considers it customary. Included in this survey are discount clinics and manage care facilities, which bring down the average. Most doctors in private practice will have fees, which are defined as "above usual and customary".
- ❖ **Insurance Companies do NOT Cover All Dental Services**

It is our policy to collect co-payments and deductibles at the time of service. We will submit all dental claims for you at no charge. Once insurance has paid, any balances remaining will be billed to you. Any claims unpaid by your insurance company after 60 days are the patient's responsibility.

Signature

Date

Print Name