



Dear Patient,

We have prepared this letter to help you better understand the complexities of dental insurance benefits; we realize how confusing it can be. To begin, we would like to highlight a misconception - dental insurance benefits were not designed to pay for all dental care. Most contracts have limits and/or various degrees of co-payment. In fact, the maximum benefit per calendar year in most dental benefit plans has not increased in over 30 years! Because of this, many of our patients requiring extensive dental treatment are unable to achieve dental health by only relying on dental benefits.

All levels of payment by insurance companies, including allowed fees, usual and customary (UCR), are governed by the premiums paid. They have nothing to do with the actual charges. Our fees are based upon the combination of our costs, our time, and our constant dedication to supplying our patients with the highest quality care. The treatment recommended by our office is never based on what your insurance company will pay; your treatment should not be governed by your insurance contract.

However, it should be understood, that the dental insurance contract is between the insurance company and the patient, who bears the ultimate financial responsibility. When you proceed with treatment, you are responsible for the fees regardless of what our office receives from your insurance company.

We hope this information has been helpful. Please take the time to review your contract thoroughly so we may better serve you and help eliminate any misunderstandings. Our office collects information regarding your dental benefits as a courtesy only and to merely confirm active benefits. We are many times unable to get exact benefit information when we contact insurance companies. You as the subscriber can obtain much more information regarding your benefits from your insurance company than we are able to as providers. As always, feel free to check with our financial coordinator on any questions you may have.

Sincerely,

John Flucke DDS and Staff