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Name:First, Middle, Last

**Dr. Nima Mir Madjlessi**

**OFFICE POLICY REGARDING INSURANCE BENEFITS**

In an effort to provide you and your family with the best dental care available, we feel there must be a full understanding of how dental insurance is handled in this office. Your dental insurance plan can play a major role in the care of your teeth. We know this and appreciate the thought you must give the cost of dental services. The following information explains the basic concept of most dental insurance plans and what our office policy is with regard to dental insurance.

**PLEASE UNDERSTAND THAT NO PLAN IS A “PAY-ALL” PLAN**

It has been our experience that many patients have the impression that their plan will be between 80%-100% of the dental fees. This is simply not the case. Some plans pay more – some pay less. The percentage you receive is determined by how much your EMPLOYER has paid for the coverage. The less paid for insurance, the less benefits you will receive.

**THE BENEFITS ARE NOT DETERMINED BY OUR OFFICE**

Insurance benefits are determined by the type of plan chosen by your employer. We are not involved with the insurance carrier in any way.

**FALSE STATEMENTS BY YOUR INSURANCE CARRIER REGARDING OUR FEES**

It has been our experience that sometimes insurance carriers will tell their clients that certain dental fees are above the “usual and customary” rather than tell them that the insurance benefits are low. We also know that many companies do not upgrade fee schedules regularly, even with the cost of living index. Accordingly, our fees may be somewhat higher than what the insurance company might call the “norm”. Again, your particular program may base its dollar allowance on a fee schedule which may not coincide with current acceptable fees.

**SOME DENTAL SERVICES MAY NOT BE COVERED**

Please read your policy so you are fully aware of any limitations of the benefits provided. We cannot be responsible for deficiencies in individual plans. These matters are strictly between you and your employer.

**WE WILL DO ALL WE CAN TO DERIVE MAXIMUM BENEFITS FOR YOU**

**OUR OFFICE POLICY REGARDING INSURANCE AND FINANCIAL RESPONSIBILITY**

We participate with the following insurances:

DENTEMAX  
BLUE CROSS/BLUE SHIELD/HORIZON – TRADITIONAL \*  
GUARDIAN  
DELTA DENTAL PREFERRED \*  
MET LIFE  
CONNECTION AND THEIR AFFILIATES  
CIGNA

COALITION AMERICA-AETNA

Patients must be aware that if they have BC/BS/Horizon it is the TRADITIONAL plan. Please do not assume that it is. Patients with Delta must be aware if they have the PREFERRED plan. Please, again, do not assume that it is. It is to the advantage of the patient to be aware that insurance policies vary widely and that it is always wise to know the particular specifics of your coverage to avoid any misunderstandings.

It is always our pleasure to assist you in regard to insurance information and we will keep you informed during all phases of treatment. PLEASE REMEMBER THAT NOTHING IS GUARANTEED FROM THE INSURANCE COMPANY UNTIL FINAL PAYMENT IS RECEIVED.

We make every effort to inform the patient of the fees for any treatment prior to dental services. Please feel free to call our office and speak to the insurance personnel, so that we can eliminate any questions or concerns before or during treatment. We are here to help.

BILLING INFORMATION

Billing statements are sent out on the 15<sup>th</sup> day of every month. It is our policy that direct billing be kept to a minimum. If you do receive a billing statement, the following policies will be in effect.

1. Payment is due within 14 days of receiving the statement.
2. All amounts due over 90 days will be sent to our attorney for collection unless arrangements are made in advance.

Patients Initials \_\_\_\_\_

Date \_\_\_\_\_