

# Dental Insurance Benefits

We are pleased that you have dental benefits and want to share with you some important information pertaining to how we handle your claims at our office.

1. Your dental benefit is a contract between you, your employer, and the insurance company. We are not party to that contract.
2. Not all dental services are a covered benefit in all contracts.
3. You are responsible to us for all of our fees for services rendered to you.
4. We will provide you with an **estimate** of the benefits that the insurance company is expected to pay, and any **estimated** co-payments and applicable deductibles will be due at your appointment when services are rendered.
5. All of our insurance patients who request us to submit their claim are asked to participate in our Easy Pay Program. With a “signature on file” (similar to what hotels do), the remaining balance after insurance benefits can be posted on your credit card. This prevents a rebilling fee and gives you an extended payment period.
6. As a courtesy, we will file your claim to your primary insurance company. We will wait a maximum of 60 days for the insurance check to arrive. (Normally, the benefits are paid by 30 days.) If there is a non-payment, our office will notify you at 45 days. It will be your responsibility to do your insurance inquiry to ensure that the check is received by our office within the 60 day limit. If payment isn't received by 60 days, you can pay the balance by check, cash, or place it on your credit card.
7. Once the primary insurance benefit and account balance are paid, we will provide you with a statement so that you may submit to any secondary and tertiary insurance companies for further benefits. If a benefit payment is received that results in a credit on your account, we can either apply it towards your next co-payment or issue you a check.

We hope that this helps to clarify some of the insurance benefits issues. We will be glad to help answer any questions that you may have regarding dental insurance. We thank you for allowing us to provide you with quality dental care. It is a pleasure to serve you.

Dr. Gary DiSanto-Rose & Staff  
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