

In order to best serve the needs of our patients, we provide you with an estimate based on the information we have received from you and your insurance company. We strive to accurately determine your co-pay, but unfortunately, are unable to determine exactly to the penny what amounts will be paid toward your dental care. Therefore, please note that this is an estimate. It represents our "best educated guess" of your co-pay.

We find that many services are either poorly covered or not covered at all by insurance companies, and that every insurance plan has its own unique "quirks", exceptions, limitations, maximums, and fee schedules. Insurance companies <u>never</u> update us as to eligibility and benefit changes. Their fee schedules and complicated contract language are kept secret. We have to depend on you, the policyholder, to make us aware of benefits, changes, or modifications in your coverage.

All co-payments and deductibles are due <u>on or before</u> the day services are rendered. Any portion ultimately not paid by the insurance company immediately becomes your responsibility. In order for us to assist you in working within your budget, we have worked very hard to make several financial options available to you. Our staff will help you "find a way" to afford this investment in your dental care. We are always available and happy to discuss any financial concerns you may have. Just ask us!

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