

BENNINGTON DENTAL CENTER

Family and Cosmetic Dentistry

Dear Valued Patient

We have prepared this letter to help you better understand the complexities of dental insurance, realizing how confusing it can be.

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

Please remember the insurance policy is between you and your insurance company. The dental office of Tyler Carmack, DMD and Elizabeth Carmack, DMD will gladly file insurance claims for you. In the event a claim is denied, we will be glad to refile your claim **one** more time. The office will be happy to file pre-determination of benefits at your request for future dental needs.

It should be understood that it is your responsibility as the patient, as the subscriber of the insurance to be aware of the limitations and conditions of your particular insurance policy. **The ultimate financial responsibility for payment of services is the patients, not the insurance company.**

Insurance companies rarely cover **100%** of the fees. Our office will ask that you pay your portion (co-pay and/or deductible) at the time of your visit and any balance remaining after the insurance company has paid the claim.

If you have any questions about our office insurance handling policy we shall be happy to discuss this policy with you.

Thank you,

Tyler Carmack, D.M.D.
Elizabeth Carmack, D.M.D

I have read and agree to the above policy for this office:

Patient Name: _____

Signature of Patient or Guardian: _____

Date: _____