



Herber Family Dentistry, P.C.

FINANCIAL ARRANGEMENTS & DENTAL INSURANCE

We are committed to providing you with the best possible care. If you have dental insurance, we are anxious to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and your understanding of our payment policy.

Payment for deductibles and estimated co-payments are due at the time of services are rendered. We accept cash, check, MasterCard, Visa or Discover. We will be happy to help you process your insurance claim form, so it is important that we have current insurance carrier information at each visit.

Returned checks will be subjected to a \$25 fee and balances older than 30 days may be subject to additional rebilling/collection fees. Charges may also apply for appointments cancelled without 24 hours in advance notice. We will gladly discuss your proposed treatment, answer any questions relating to your insurance, as well as provide you with out-of-pocket estimates prior to each visit.

Please realize, however, that:

- Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract and because of that, we are only able to get limited information pertaining to your policy. By law, your insurance carrier is required to provide you with a booklet detailing your covered benefits as well as exclusions on your policy.
- Our fees are *generally* considered to fall within the reasonable range by most insurance companies and therefore are covered up to the maximum allowance determined by *each* carrier. This applies primarily to companies that pay a percentage, such as 50% or 80%, of "U.C.R." (defined as usual, customary and reasonable). This statement does not apply to companies that reimburse on an arbitrary "schedule" of fees, which bears no relationship to the current standard and cost of care in this area.

Not all services are covered benefit within each specific contract. Some insurance companies arbitrarily select certain services they will not cover. They may also include a "Least Expensive Alternative" clause and "downcode" or substitute one service for another (ex. Resin (white) fillings paid up to the lesser amount of alloy(silver)).

We must emphasize that, as dental care providers, our relationship is with you and meeting your dental health needs, not with your insurance company. While the filling of insurance claims is a courtesy that we extend to our patients, all charges are your responsibility from the date the services are rendered. We realize that temporary financial difficulties may affect timely payment of your account, however if such problems do arise, we encourage you to contact us promptly for assistance in the management of your account. We currently offer interest free financing through an outside source if the need arises. Please ask us for an application

If you have any questions about the above information, please do not hesitate to ask us. We are here to help you.