

OFFICE POLICY AND DENTAL INSURANCE

EVELYN M. BRYAN D.M.D., PC

Our office has always been happy to work with patients covered by dental insurance. We think insurance is a great incentive to maintain a vital level of dental health. But it's a rare-very rare-dental plan that covers 100% of our fees.

HERE'S WHY

The fees we charge for dental services are the same for every patient, insured or not. A given insurance policy, however, is based on a fixed fee schedule-usual & customary"-that may have nothing to do with the real world. Dentistry has changed very quickly, insurance fee schedules have not. After all, insurance companies are profitable businesses, not dental benefactors. Further, insurance companies reimburse you an amount they figure is commensurate with average quality dentistry in an average office with an average staff, "average" falling somewhere between the best dentistry and the worst dentistry.

Well, we have a better opinion of our services. Our belief is, and always has been, that the style and quality of our dentistry had better be the best.

We're happy to help you with any insurance questions you may have. We'll go over your policy with you, try to maximize your benefits, and request a predetermination of benefits to let you know what your insurer will pay. But please remember your insurer dictates your coverage-we don't. Unless we have a contract with your insurance company (Northeast Delta) we will bill your insurance as a courtesy to you. The patient assumes responsibility for the balance regardless of insurance.

APPOINTMENTS

Once an appointment is made, time is reserved exclusively for you, even if you do not come. For this reason you will be financially responsible for that appointment, unless you cancel the appointment more than 24 hours in advance or an emergency prevents you from keeping this time. NOTE: Insurance's do not pay for missed appointments.

PAYMENT

Payment is due at the time services are rendered. This includes co-payments and deductibles, (balances not paid by the insurance). We accept cash, check, MasterCard, Visa and Discover for your convenience. Any check that is returned from the bank will be charged a \$25.00 fee. Balances over 60 days will be charged 1.39% per month, 18% annual finance charge.

Acknowledgement of receipt of Notice of Privacy Practices was reviewed/copy given/read.

Signature _____ Date ____/____/____