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**GWEN JORDEN, D.D.S.**

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**COSMETIC & FAMILY DENTISTRY**

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### **USE OF YOUR DENTAL INSURANCE BENEFITS**

The term dental insurance does NOT have a single definition. There are several types of dental insurance. Below listed are a few major types.

**Regular Dental Insurance** – may see any dentist – you are expected to pay your deductible and your % due at time of service

**PPO Dental Insurance** – Based on a fee schedule – may only see specified dentists to obtain maximum benefits but may see other dentists, also. You are still expected to pay your % and your deductible at time of service.

**DMO Dental Insurance** – may ONLY see specified dentists – due to low fee schedule, it is difficult to find a dentist who accepts this type of insurance. You are expected to pay your assessed fee at time of service

**Dental Reimbursement** – You pay the entire amount up front at time of service and turn in the forms to obtain your reimbursement after that.

Some insurance carriers have “Waiting Periods” before you can use your major benefits for services such as crown, bridge, partial, denture or periodontal surgery. It may be 3 months, 6 months, a year or more. Please check what your policy requires.

It is always wise for you to contact your insurance carrier if you have any question on your benefits. ALL insurances have a dental ANNUAL MAXIMUM and these vary from carrier to carrier and from policy to policy. We need to know your annual maximum and whether your insurance benefits pay on calendar year or benefit year based on your insurance starting date.

Insurance carriers make many exceptions to what they say they will pay. The benefits paid on your claims with us may not be what we tell you we expect them to pay. **YOU ARE RESPONSIBLE FOR PAYING WHATEVER YOUR INSURANCE DOES NOT PAY REGARDLESS OF WHAT YOU PAID AT THE TIME OF SERVICE.**

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**PATIENT SIGNATURE and DATE**

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