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Dear Valued Patient:

We have prepared this letter to help you understand the complexities of dental insurance, realizing how confusing it can be. To begin, we would like to highlight a misconception that dental insurance is designed to pay for all dental care, it is not. Most contracts have limits and/or various degrees of copayment.

All levels of payment by insurance companies, including allowed fees and usual and customary (UCR), are governed by the premiums paid by you/the patient. 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 dental care. The treatment recommended by our office is never based on what your insurance company will pay; your oral health should not be dictated by your insurance contract or company.

However, it should be understood, that the dental insurance contract is between the insurance company and the patient, whom bears the ultimate financial responsibility.

We hope this information has been helpful. Please take the time to review your contract thoroughly so we best serve you. As always, you may feel free to ask any member of our staff for clarification on services, billing, and insurance.

Sincerely,  
Dino Bonyadi, DDS

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Signature

Print Name

Date

Patient or Responsible Party