

IDEAL SMILES DENTISTRY

IMPORTANT INSURANCE POLICY NOTICE

Please Read Carefully

YOUR DENTAL INSURANCE IS A CONTRACT BETWEEN YOU AND YOUR INSURANCE COMPANY

As a courtesy to our patients, our office will gladly verify your dental insurance benefits and submit claims on your behalf whenever possible.

However, verification of benefits is NOT a guarantee of payment. Insurance companies may change, reduce, or deny benefits at any time, even after treatment has been completed.

PLEASE UNDERSTAND THE FOLLOWING:

- Your dental insurance policy is a legal contract **between you and your insurance company.**
- **Our office is NOT a party to your insurance contract.**
- Information provided by your insurance company is only an estimate and **is not a guarantee of coverage or payment.**
- We cannot guarantee that any procedure or treatment will be covered by your insurance plan.
- Your insurance company makes the final determination regarding eligibility, covered services, limitations, exclusions, frequency restrictions, and payment.
- If your insurance company denies payment, pays less than expected, determines a service is not covered, or applies deductibles, waiting periods, annual maximums, frequency limitations, downgrades, or any other plan restrictions, **you are financially responsible for the remaining balance.**
- Any estimate of your out-of-pocket cost provided by our office is based on the information available at the time and **may change** after your insurance company processes your claim.

PATIENT FINANCIAL RESPONSIBILITY

By receiving treatment at our office, you acknowledge and understand that:

- **Payment for all dental services is ultimately your responsibility**, regardless of insurance coverage or payment.
- Our office cannot waive balances that become your responsibility because of insurance denials or reduced payments.

- We make every reasonable effort to help maximize your insurance benefits, but **we cannot guarantee reimbursement by your insurance carrier.**

WE APPRECIATE YOUR UNDERSTANDING

Our goal is to provide you with exceptional dental care while assisting you with your insurance benefits as a courtesy. We appreciate your cooperation and understanding regarding your financial responsibility.