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P E R I O D O N T I S T

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**Some Things You Should Know About Dental Insurance Benefits**

At Dr. Roberts Office, we believe that you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding dental care to hundreds of folks. Some have dental benefits but most do not. If you have dental benefits, congratulations! You are very fortunate. If you don't we have numerous ways to make any type of dental care affordable for you. Here are some important things you should know if you do have dental benefits...

Your dental benefits are based upon a contract made between your employer and an employee benefits company. If you have any questions regarding your dental benefits please contact your employer or the benefits carrier directly.

Our office will file your claims and wait for payment from your carrier. This is done for you, the patient, strictly as a courtesy. If your insurance carrier delays payment for more than 60 days, you will receive a statement from our office requesting payment in full and a receipt so that you may request reimbursement from your carrier.

Dental benefits differ greatly from medical benefits. In 1959, most dental benefit plans had a yearly maximum cap of \$1000.00. You will be surprised to know that today; the average dental benefit plan has a maximum yearly cap of \$1000.00. There has been no significant increase in the yearly maximum in over 40 years. However, there have been significant increases in your premiums. Dental benefit plans will never pay for completion of your dental care. It has always been meant to assist you.

Many people receive notification from their insurance company that dental fees are "*above usual and customary.*" A dental benefits company determines their reimbursement level by surveying a geographical area, calculating the average fee, then determines that 80% of the average fee is customary. Included in this survey are discount dental clinics and managed care facilities, which have severely reduced dental fees that bring down the average. **Any doctor in private practice will have fees that dental benefits companies define as "higher than usual and customary."**

Many dental benefit plans tell their participants that they will be covered "up to 80% or 100%" but do not clearly specify the plan fee schedule allowance, annual maximum or limitations. It is more realistic to expect dental benefit plans to cover between 25% and 40% of dental services. Remember that the amount a plan reimburses is determined by how much your employer has paid for your dental benefit plan. You will get back only what your employer has put in, less the insurance companies profit margin.

**Dental benefit companies do NOT cover many routine and aesthetic dental services.**

Our staff members will gladly assist you in filling out the necessary forms to maximize your dental benefits and discuss your financial options. Excellent dental care is available with or without dental benefits. We hope you will choose the best that dentistry has to offer.

I have read and fully understand the terms explained in this agreement:

Signature of Responsible Party: \_\_\_\_\_ Date: \_\_\_\_\_