## Dental Insurance Agreement

Dental insurance is rapidly playing a larger role in helping people obtain dental treatment. Since we strongly feel our patients deserve the best possible dental care we can provide, and in an effort to maintain this high quality care, we will give you the best possible estimate prior to treatment.

We are happy to help our patients with dental benefits maximize their insurance benefits, and as a courtesy, we are happy to bill your dental insurance for services. Please understand that we file your insurance as a favor to you. However, the patient is responsible for the TOTAL amount of services rendered. Your insurance is a contract between a third party and the patient/employer to assist the insured in meeting their dental financial obligation.

If you are covered by two dental plans this is called "dual coverage." This does not "double" your coverage. However, it may reduce your out-of-pocket costs. Dual coverage works the same way whether you are covered by two plans within the same company or by two different insurance companies. They simply work with the each other to coordinate your benefits.

We provide an estimate of the dental benefit plan coverage and require payment of the patient's portion in full at time of service. We file the claim with your dental benefit plan and receive reimbursement directly. Any unpaid balance upon receipt of payment from the dental benefit plan is the patient's responsibility. Please understand that it is up to you to understand your eligibility, waiting periods, and benefits and that this office cannot guarantee estimates are at 100% accuracy. If your insurance company does not pay the claim, it is your responsibility to contact your insurer to expedite the payment. I understand my financial obligations as outlined above. The financial options have been explained to me and I have agreed to the terms of this agreement with JS Family Dental, PLLC. Please mark yes in agreement and submit your signature.

Signature	Date
Thank you,	
JS Family Dental	