

Dear Patient,

This letter has been prepared for you to help you better understand the complexities of dental insurance; we understand how extremely confusing it can be. To begin, we would like to highlight a *MISCONCEPTION*- dental insurance was not designed to pay for all dental care. Most contracts have limits and/or various degrees of co-payment.

All levels of payment by insurance companies, including allowed fees, usual and customary (UCR), are *governed by Premiums paid*. They have nothing to do with the actual charges. Our fees are based upon a combination of our costs, 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 health and treatment should not be governed by an insurance contract.

It should also be understood, that the dental insurance contract is between the patient and the insurance company. The patient bears the ultimate financial responsibility.

We hope you find this information helpful. Please take the time to view your contract thoroughly so we may better serve you. As always, feel free to ask any questions for clarification on services, billing and insurance.

Sincerely,

*Drs. Werrin, Gruendel and Boles*

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*Patient Signature*

*Date*