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TO OUR PATIENTS WITH DENTAL INSURANCE

We would like to take this opportunity to help you better understand your dental benefits and the complexities surrounding your dental coverage. The Dental Plan given to you by your Human Resources Department is **a summary of your dental benefits** your company offers and **is not intended to state specific coverage** of the 200+ actual services provided by dentists.

All levels of benefits paid by insurance companies including allowed fees are governed by the premiums paid to the insurance company. They have nothing to do with the actual charges of the dentist. Our fees are based upon a combination of our costs, time and constant dedication to providing our patients with the highest quality of dental care. The treatment recommended by our office is never based on what your insurance company will pay. Likewise, your treatment should not be governed by your insurance contract.

Please understand that your insurance policy is a contract between **YOU, YOUR EMPLOYER AND THE INSURANCE COMPANY. We are NOT a party to that contract. Our relationship is with YOU, not your insurance company.** We file your insurance claims as a courtesy to you to help you facilitate payment by your insurance company. **ALL CHARGES are your responsibility,** whether or not your insurance company pays. Not all services are a covered benefit in all contracts. Each dental insurance plan can differ greatly depending on what the insurance company and your employer have agreed upon. Most insurance plans have a frequency limitation (amount of times in a calendar year or number of years a procedure may be done.) Most also have a maximum allowable amount for individual services and yearly benefit allowance. This is all governed by the premiums paid by you and your company.

The employees of our practice are NOT representatives of your insurance company and the estimate for any services received from them IS NOT a guarantee of payment. Insurance companies have no obligation to inform our office of any changes to your plan or payment of your claims. We will do everything we can to process your claim in a timely manner, but your insurance company has the final say.

Our first responsibility is the welfare of our patient and providing the care you deserve. Rest assured, we will do everything we can to maximize and facilitate payment by the insurance company on your behalf. We do the best we can in a constantly changing insurance environment. As always, if you have any questions or concerns, please feel free to ask.