

FINANCIAL ARRANGEMENTS AND DENTAL INSURANCE

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We are committed to providing you with the best possible care. If you have dental insurance, we are anxious to help you receive your maximum allowable benefits. In order to achieve these goals, we need your assistance and your understanding of our payment policies.

Payment for services is due at the time services are rendered. We accept cash, checks or credit cards (Visa, MasterCard or Discover). Additionally, we are happy to help you process your insurance claim forms for your reimbursement.

For those patients with dental insurance, billing will be divided into "Estimate Insurance" and "Estimate Patient". **As a courtesy, only the patient estimate will be expected at time of service.** After payment is received from the insurance company, the account will be adjusted for any differences between the estimate and the actual payment. Any underpayment of the expected amount by the insurance company will become your responsibility. Any overpayment of the expected amount by the insurance company will be reflected as a credit on your account.

We will gladly discuss your proposed treatment and answer any questions relating to your insurance. You must realize, however, that:

- 1. Your insurance is a contract between you, your employer and the insurance company. We are not a party to that contract.**
- 2. Our fees are considered to fall within the acceptable range by most companies, and therefore are covered up to the maximum allowance determined by each carrier. This applies only to companies who pay a percentage (such as 50% or 80%) of "UCR" (usual, customary and reasonable fees for the region). Thus, our fees are considered usual, customary and reasonable as defined by most companies. This statement does not apply to companies who reimburse based on an arbitrary "schedule" of fees that bears no relationship to the current standard and cost of care in this area.**
- 3. Not all services are a covered benefit in all contracts. Some insurance companies arbitrarily select certain services they will not cover.**

We must emphasize that as dental care providers, our relationship is with you, not your insurance company. While the processing of insurance claims is a courtesy that we extend to our patients, **ALL CHARGES ARE YOUR RESPONSIBILITY FROM THE DATE THE SERVICES ARE RENDERED.** We realize that temporary financial problems may sometimes affect timely payment on your account. If such problems arise, we encourage you to contact us promptly for assistance in the management of your account.

Again, thank you for selecting us as your dental provider. If at any time you have questions regarding any treatment, fee or service, please discuss them with us promptly. We will make every effort to avoid any misunderstanding and to preserve a good working relationship.