

Insurance



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he purpose of this pamphlet is to enable you to obtain the maximum benefits allowable under your insurance plan, when applicable, and to assist you in understanding our office policies.

FINANCIAL ARRANGEMENTS

We welcome and encourage frank discussion of services and fees prior to treatment in order to avoid misunderstandings.

The financial obligations for the treatment we render to you are your responsibility. However, we will be pleased to assist you in providing the appropriate information for submission to your employer or insurance company for reimbursement.

POSSIBLE LIMITATIONS ON YOUR COVERAGE

Most health insurance plans will not pay for the entire cost of your care. Your policy may include one or more of the following limitations:

- a list of exclusions of certain procedures;
- a co-payment provision;
- a dollar limit on covered services;
- a co-insurance clause;
- a table of allowance;
- a deductible clause; or
- any combination of the above.

Insurance plans vary considerably. We suggest that you determine which of

these limitations apply to your particular contract.

Some health insurance contracts contain a “table of allowances” or a “schedule of benefits.” These tables are not fee schedules, although they may be described as such in your contract. They are lists of the amounts toward the surgeon’s actual fees which your insurance company will pay under the terms of the contract. In some cases, these amounts may be less than the actual fees.

Should you wish to determine the benefits to which you are entitled under the provisions of your contract, we recommend that you contact your employer, union or insurance agent to obtain precise information about the extent of your coverage.

AVOIDING MISUNDERSTANDINGS

Our office takes the position that the determination of proper treatment is a matter to be decided between patient and doctor.

Our office will assist you with pre-determination of benefits and estimated expenses for treatment. We will also furnish sufficient documentation to assist you in obtaining the benefits to which you are entitled. This policy is based upon the philosophy that the necessity, appropriateness and quality of oral and maxillofacial surgery care is properly determined by knowledgeable professionals.

DENIAL OF BENEFITS

We hope that the information provided in this pamphlet will be helpful to you. Realizing the importance of health insurance to your well-being, we urge you to become familiar with your health insurance contract and utilize its benefits.

In the event that you do not receive the benefits to which you believe you are entitled from your insurance carrier, we suggest that you contact your carrier and your employee benefits representative to request the appropriate professional review. If we can be of assistance to you in these endeavors, we will make every effort to do so. ●

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