

About
Your Child's
Dental
Insurance
Benefits



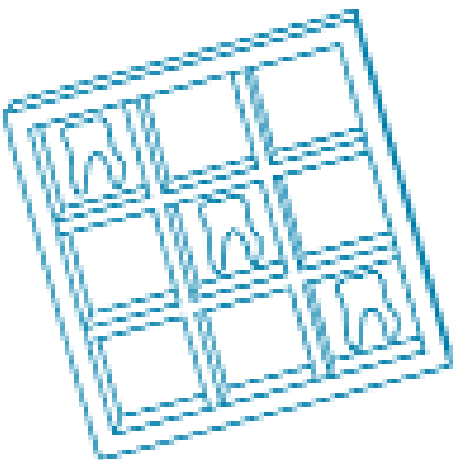
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OUR DENTAL SERVICES ...

... are provided for your child with an explicit understanding that all charges incurred are your personal financial responsibility as parent or guardian.

Our office has no control whatsoever over the benefits provided by your employer's or union's dental insurance. You may, on occasion, be disappointed to discover that certain services are not covered by your plan or are covered to a lesser degree than you anticipated. While we share your concern, please keep in mind that your dental insurance was selected by your employer or union.

If you are unhappy with your plan's benefits, please express your dissatisfaction directly to your employer or union. Only they have the power to purchase a more comprehensive dental insurance plan for you.

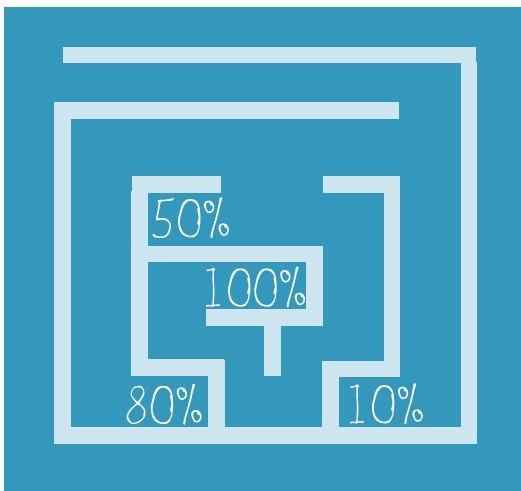


THE DENTAL INSURANCE MAZE

A growing number of Americans today are fortunate enough to have dental insurance coverage. The benefits provided by these plans have helped to make quality pediatric dental care and orthodontics more affordable, but coverage rules and policies are often confusing.

We have years of experience working with insurance companies, and are committed to helping you receive the maximal coverage to which you are entitled under your plan. However, we have no power to negotiate coverage rates, nor secure payment for specific treatments that your plan does not cover. You will be billed for any treatment costs not covered by your insurance. This amount is typically referred to as the "co-pay" or an "out of pocket expense."

An employer or union typically chose your family's dental insurance plan from among hundreds of such plans that are available. Different plans cover different levels and amounts of dental care.



- Some plans cover as little as 10% or as much as 100% of dental expenses - most cover between 50% and 80%.
- Some plans have large deductibles (an amount that must be paid by you before insurance coverage can begin); others have smaller deductibles or none at all.
- Some plans exclude whole categories of dental services (orthodontics and cosmetic procedures are common examples) while others cover the whole range of dental services.
- Some plans pay a certain percentage of the dentist's "actual" fees (what the dentist charges for treatment services), while others have preset limits on how much they will cover for specific services, called an "allowable" fee. Allowable fees are generally lower - sometimes much lower - than our fees or those of other specialists in the area. In such cases, you are responsible for any difference between the allowable fee and actual fees associated with your child's dental treatment. Our staff is committed to helping you with these account balances by providing a variety of reasonable payment plans.
- An increasing number of families have two working parents. This can double the dental insurance confusion since your child may now have coverage under two different types of plans. In such cases, insurance carriers require "coordination of benefits" to reduce the amount one or both will pay. There is even a "birthday rule" to determine which parent's plan pays first.

OFFICE GUIDELINES

The following office guidelines have been developed to help you cope with the dental insurance maze:

- You child's dental treatment is based upon your child's dental health care needs and the professional judgment of our pediatric dentists and orthodontists. Treatment recommendations are not based on whether specific procedures are covered or not covered by your insurance. You will always be presented with the treatment plan that best addresses your child's dental health care needs.
- As a courtesy to you, our staff will complete and mail all your insurance claim forms. If you receive any forms, please pass them on to our staff.
- Your co-payment (or out of pocket expenses) will be estimated in advance of treatment. This co-payment represents our best estimate of the difference between your plan's coverage and our charges for the your child's dental treatment. We offer a variety of payment plans for taking care of your co-payment amount. Our business staff will review these plans with you at or before your child's first treatment visit, and you will have the opportunity to discuss your insurance coverage questions and concerns.
- Once treatment is completed and all insurance payments are received, we will reconcile your account. Any overpayment by you will be refunded to you; any underpayment is your obligation.

Specialized
dental care
for your child.

We keep kids
smiling
healthy smiles.

