



At **Peter D. Balega, DDS, LLC**, we believe that you deserve the best care. That's why we always present you with the best dental solution possible to treat your personal situation. Each year we provide outstanding dental care to hundreds of patients. Some have dental benefits, but some do not. Here are some important things you should know.....

Your dental benefits are based upon a contract made between your employer and an insurance company. **If you have any questions regarding your dental benefits, please contact your employer or insurance company directly. Dental benefit plans will never pay for completion of your dental care. It is only meant to assist you.**

We currently file all private care insurance plans (plans that do not require you to select a dentist from a list or require a list or require our office to accept a reduced fee for service). This means that we work with literally thousands of companies. Although we can maintain computerized histories of payment of a given company, they do change; therefore, it is impossible to give you a guaranteed quote at the time of service. We estimate your portion based on the most up-to-date information we have, but it is **ONLY AN ESTIMATE**.

Many people receive notification from their insurance company that dental fees are "above usual and customary." An insurance company determines their reimbursement level by surveying a geographical area, calculating the average fee, and then determines that 80% of the average fee is customary. Included in the survey are discounted dental clinics and managed care facilities, which have severely reduced dental fees that bring down the average. **Any doctor in private practice will have fees that insurance companies define as "higher than usual and customary."**

We bill your insurance as a courtesy. If insurance does not pay within 90 days, Peter D. Balega, DDS, LLC reserves the right to request payment in full for services from you and let you collect the insurance funds that are due to you. This is rare, but it is important that you recognize that the insurance you have is a legal contract between YOU and your insurance company. Our office is not, and cannot be a part of that legal contract. Ultimately, you are responsible for all charges incurred in our office.

Peter D. Balega, DDS, LLC does require payment in full for your portion at the time of service. We accept Visa, MasterCard, Discover, American Express, cash and checks. If you are in need of an extended finance option, we also work with Care Credit. Just ask one of the front office staff members for an application. If payment is not received as originally agreed, a \$25.00 delinquent fee may be added to your account.

We look forward to helping you get the healthy, beautiful smile you've always wanted. If there is anything we can do to make your visit a more pleasurable one, please do not hesitate to advise one of our staff members.

Printed Name: _____

Signature: _____

Date: _____