

# Summerlea Dental

In Canada, dental coverage is a contract between the insurance company and the patient. The dentist and dental office are not recognized in the relationship other than being the provider of services. Traditionally dental offices will charge the patients for their services and then the patient will seek reimbursement from the insurance company. **This is what ALL insurance companies recommend.**

At Summerlea Dental we provide Direct Insurance billing. Please note that this is a service offered free of charge. When we direct bill your insurance we are submitting the services to them and they will pay us according to your coverage.

The balance not paid by your insurance is your responsibility and must be paid in full at the time of your appointment.

Due to privacy regulations, MOST insurance companies will NOT disclose any information regarding plan maximums, breakdowns, or predeterminations to the dentist anymore. IT IS **YOUR RESPONSIBILITY TO CALL YOUR INSURANCE COMPANY OR HUMAN RESOURCES TO GET A BREAKDOWN.**

**Deductible.** Some insurance plans have a deductible. This is completely independent of our office and it is your insurance plans policy to charge this. There are two ways for you to pay your deductible:

1. Pay your deductible to your insurance company BEFORE your dental appointment.
2. If you do not pay it ahead of time, it is deducted from the payment that we receive from direct billing. This means that you owe our office the deductible. (If your insurance owes us \$100, they only pay \$75, that's means you owe us an extra \$25 above and beyond your portion).

I understand that my insurance policy is a contract between my insurance provider and myself. I am responsible for understanding my plan maximums and benefits. Any portion not paid by my insurance policy is my responsibility and is to be paid at the time of my appointment.

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Name

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Signature

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Date

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