Thank you for choosing us for your dental care. As an optimal-care dental practice, we strongly believe our patients deserve the best possible services we can provide.

**Facts regarding dental insurance:**

1) Your dental benefit program is a contract between you, your employer, and the insurance company. We are not a party to that contract. The dental services you receive in our office are a contract between you and Dr. Wallace.

2) Dental benefits differ greatly from medical benefits. For example, in 1971, dental benefits averaged approximately $1000 per year. Figuring a 6% rate of inflation per year, you should be getting $8549 per year in dental benefits. Premiums have increased, but benefits have not. Therefore, _dental insurance is never a "pay-all", only an allowance._

3) You may receive notice from your dental insurance company stating that dental fees are higher than "usual and customary". The insurance company "surveys" a geographic area (which may include multiple states i.e.: Colorado, Arkansas, New Mexico), calculates an average fee, takes 80% of that fee and "considers" it customary. Each insurance carrier has its own method of determining coverage and there are no regulations stating how that is to be done.

4) Many routine services are not covered by insurance companies. When an insurance company says they will cover 50%-100% of a procedure, they do not clearly specify plan fee schedules, annual maximums, or other limitations.

5) We will provide a treatment proposal for any work that may be recommended by Dr. Wallace. Estimates of insurance coverage of these costs are based on current information provided to us by the insurance company. These are estimates only and we cannot guarantee what the insurance company will pay. Regardless of what insurance pays, you are responsible for the entire balance.

**Our office policy regarding services rendered and payment is as follows:**

1) We are happy to submit your dental insurance as a courtesy to you as long as all information regarding your specific plan is brought to us at your initial visit and benefits can be confirmed. If we do not have the proper information to submit a claim or if we cannot confirm your benefits and eligibility, you will be responsible for services rendered on that day.

2) The patient is responsible for any unpaid deductible and/or co-pay at the time of service.

3) The adult accompanying a minor is responsible for payment of services. In the case of divorce, the parent who brings the child for dental care is responsible for any co-pay/deductible at the time of service.

4) We request 48 hour notice to cancel an appointment. A charge of $25 per 1/2 hour of time reserved will be incurred without adequate notice. Please help us serve you and our other patients better by keeping scheduled appointments.

5) A $25 service charge fee will be charged for any check returned for non-sufficient funds. If for any reason your account is forwarded to a collection service, you will be responsible for all charges assessed to Dr. Wallace for collection.