

## **Insurance Policy**

Dental Insurance is the contract that has been negotiated between your employer and the dental insurance company. As a result, the benefits you are eligible for will be determined by that contract and not your dental office. Many dental insurance policies cover only basic dental care and may not include many treatment modalities.

It is very important to understand that your personalized treatment plan is based on your individual periodontal needs and not dictated by what your insurance plan covers. Most dental insurance plans have a dollar amount limit each year and will cover services up to that amount regardless of what you may need in addition to that.

Please be aware that your dental plan coverage is not tailored directly for your individual needs. Feel free to ask us if you ever have any questions about your dental insurance. Our office will strive to help you maximize your insurance benefits. We will always provide you with a treatment estimate to the best of our ability.

Our office is non-assignment, which means that we do not accept payment from insurance (this includes the Canadian Dental Benefit Plan). Full payment is due on the day of service, and your insurance company will reimburse you directly.

Due to the Freedom of Information Policy (FOIP), most dental insurance companies will not correspond with dental offices. As a result of this, it is the patient's responsibility to know their dental coverage and its limit. Our staff are always available to help you understand the information the insurance company provides you.