Mayhew & Smith Dentistry

Dr. Emily Mayhew & Dr. Ted Smith

Insurance Policy

**Dental Insurance**

 **It’s important to remember that your insurance coverage is a contract**

**between your employer and your insurance company.** Benefits and coverage

vary significantly from plan to plan depending upon what your employer has

agreed to with the insurer. Please keep in mind that insurance is not designed to

provide 100% benefit, but rather is meant to ***assist*** in the cost of dental care.

 **To avoid surprises on your bill, it is important to understand what your**

**insurance will cover, and what you will need to pay out of pocket.** Dental

benefits should not be confused with the dental services you need. You and your

doctor determine what dental services you need, even though the insurance

company may not always agree. Remember, the doctor, not the insurance

company, is actually diagnosing your problem.

 We participate and are considered **“in-network” with Highmark Blue**

**Cross/Blue Shield and Guardian**. We are not “in-network” with any other

insurance companies, however, we do submit claims for other companies and

receive payments.

 **As a courtesy to our patients, we are happy to submit your claims for**

**services.** In order for us to do this, you must provide us with accurate and up-to date

insurance information.

 **At the time of your appointment, we will *estimate* your co-payment and in**

**some cases the insurance portion. This may or may not be what the**

**insurance company will actually pay.** Your plan may base its dollar allowance

on a usual and customary fee schedule, which may not coincide with current fees

in our area. We’ll do our best to help you receive maximum benefits. Ultimately,

patients are responsible for all balances incurred for services received.

 If you are a carrier of more than one dental insurance plan, please note that **we**

**are happy to submit to the primary and secondary insurance companies**. Any

additional insurance submission must be handled by the policy holder.