

INSURANCE BENEFITS CO-PAYMENTS AND DEDUCTIBLES

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Dear Patient:

It has come to our attention that many Insurance Companies have made changes to dental policies without informing the Subscriber or the Doctor's office.

Patients often assume that dental coverage is similar to medical insurance. Medical benefits protect patients from "catastrophic and unpredictable loss" due to illness or accident, while dental benefit plans are provided by employers to help defray the cost of dental care. The term "dental insurance" is also used, but it is misleading because of the much more limited scope of dental benefits compared to medical insurance.

Unfortunately, some of the services that you may need or want will not be covered, because the benefits you currently have are based on the cost of the policy to you or your employer and the negotiated arrangements with the dental insurance company.

Our office accepts Direct Reimbursement Plans, Traditional Fee for Service (Indemnity) Plans and Out of Network Preferred Provider Organization (PPO) Dental Plans for most of the major insurance carriers. In addition, we participate with Delta Dental Premier, Fidelio, and CIGNA Preferred Discount Plan.

Our goal is to help you achieve and maintain optimal dental care, which is not necessarily the goal of your dental insurance company. Their goal is to provide only the negotiated benefits for the specifically selected services. Our office will do everything possible to help you understand and make the most of your dental insurance benefits. We realize that dental insurance is complex. However, it is the Subscriber's responsibility to carefully review all of the plan materials and benefit limitations.

I have read and understand the office financial policy, and I consent to this policy

Patient's Name _____

Patient's Signature _____ Date _____