

Insurance & Your Care

To: Patients with Insurance

Re: treatment and participation

We are a participating dentist for Excellus BCBS of CNY, which includes Lifetime Benefit Solutions (LBS). We also participate in the Preferred and Premier plans with Delta Dental of NY, one plan type of Cigna's, POMCO and in 2017, Ameritas.

With the plans mentioned above, there are some expenses that the patient will incur in our office and not all treatment is paid for "in full". Your insurance company and employer are responsible for determining what is covered and how well it is covered. We are able to estimate that in advance of your visits and will do so upon your request. Please note that this is an estimate and if there is more due after the payment from insurance, we will then send a statement to you for payment within 30 days. The amount that we estimate will be due at the time of treatment.

Some insurances do not cover posterior (back teeth) resin (white) fillings in full. They pay a portion of these and we ask that you pay that estimated portion at the time of service. Any further questions in regard to how the insurance pays for posterior resins should be directed to your insurance company. You can ask us to send a predetermination as well.

If you have another plan that we do not participate with, we do submit the claim for you. If we have not established a relationship with your insurance, we may ask you to pay at the time of service. If we have established that relationship, we ask that you pay your out of pocket portion at the time of your visit.

Any questions that you may have in regard to this memo should be directed to our Business Office.

Thank you.