

Manahawkin Dental Associates

GENERAL DENTISTRY, ORAL SURGERY AND ORTHODONDICS

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Insurance Information Form

As a participating Dentist with Horizon Healthcare Dental (formerly Blue Cross and Blue Shield of NJ) and Delta Dental's Premier plan our office is required to inform you of a contractual limitation that your insurance company has with regard to processing dental claims. We have also found that many other insurance plans with whom we do not participate with also have these same limitations.

Certain types of restorations using a bonding or composite material may be recommended in your treatment plan. However, this type of restoration is considered by most insurance companies as "non covered" service and would pay the claim according to their "alternate benefit provision" which does not allow a benefit for this type of restoration, but involves a high co-payment or "out of pocket" expense to the patient.

After examination we will be happy to discuss any fees and or co-payments with you should you require this type of a restoration.

We strongly urge you to familiarize yourself with the benefits and exclusions of your insurance contract, as we accept many dental insurance carriers and each has it's own individual clauses. Our practice cannot guarantee all services will be covered. Those rejected or not covered will be billed to the patient. Please know your own insurance.

Dr. Massa and his associates will treat each individual patient based on their specific needs and not their insurance company's limitations.

I, _____ have been informed of the above "alternate benefit provision" that is part of my insurance coverage limitation.

Signature

Date

Witness

Date