



Dear Parents,

As you are well aware, medical and dental insurance coverage is changing rapidly and often in California. Your employer can change benefits in your existing plan or can change your plan completely. It seems these changes do occur on almost a yearly basis, usually on January 1<sup>st</sup>.

Most of the changes are done to save your employer out of pocket costs for your insurance. These changes generally decrease the value of your dental coverage by decreasing the percentage paid for a procedure. Essentially, the insurance companies are paying less and having you, the patients, pay more. We, as dentists, have no control over these changes.

Most misunderstandings regarding your insurance coverage can be avoided if you are aware of what your employer's plan offers. Be an informed consumer and read the pamphlet your insurance company provides you. It will tell you what services are benefits of the plan, what percentages they will pay, and what deductibles will be applied.

We will give you a written estimate of the cost of the dental treatment based on information that your insurance company provides to our office, but please realize it is not a guarantee of the benefits to be paid. Whenever our office verifies your dental insurance coverage either by telephone or Faxback, the insurance companies always have a verbal or written disclaimer that the information provided to our office may in fact not be correct.

If you have had changes in your employment, chances are your dental insurance has changed. Notify us immediately. As a courtesy to our patients and parents, we have always billed your insurance for you. It certainly makes our task easier and more efficient if we have the current and correct information.

Please remember that we will do all that we can to assist you in billing your insurance, but your insurance is a benefit to you, not your dentist, and that you are ultimately responsible for all services provided.

Sincerely,

Fred C Haerberlein DDS  
Melanie Perea-Corkish DDS

Emily Wang DDS  
Ignatius Nate Gerodias DDS

Discovery Pediatric Dentistry