

DR. RAYMOND R. NILES JR. DDS & DR. KATHRYN NILES-SMITH DMD

OUR DENTAL INSURANCE POLICY

Thank you for choosing us as your dental providers. We are committed to providing you with quality treatment. It is important that you understand the terms of your own insurance policy in order to help us provide you with the best treatment available. The following is a statement of our Dental Insurance Policy that we require you to read and sign prior to any treatment.

If you are covered by dental insurance, as a courtesy, we will submit the necessary forms to your insurance company (and a secondary if applicable) since our office is equipped with electronic claim submission capabilities. We are currently in-network providers with the following insurance companies/networks:

- Delta Dental/Premier
- Cigna/Radius *If a patient is part of the DNSP (Dental Network Savings Program) we honor our contracted fees for out-of-network Cigna plans!
- GEHA/Connection Dental Federal

We also accept many out-of-network PPO plans including Aetna, MetLife and many others. Many of these plans follow our own fee schedule, but some do not. This information is not made available by your insurance company to our establishment. Your insurance policy is a contract between you and your insurance company. It is important that you understand its provisions. We cannot guarantee payment of your claims or accept responsibility of negotiating your claim. Your employer has negotiated with the insurance company to provide coverage at a specific benefit rate.

For out-of-network plans: we will honor any PPO plan's coinsurance rate for diagnostic and preventative services only for the initial appointment. Subsequent appointments and other service types will incur bills based upon the difference between your insurance plan's allowable costs and our fees. It is your responsibility to pay the balance to us.

Keep in mind that your insurance company gives us an estimated rate of what they will cover and will generally not share information concerning their allowable cost. Any information given to you (including treatment plans) will reflect upon our most recent up-to-date records related to your insurance plan. We are not privy to your allowable costs (or changes made by your insurance company) so treatment estimations may be higher than the actual amount covered.

Keeping insurance information current:

New patients: it is your responsibility to share insurance information with us prior to your scheduled appointment. If insurance information is not available at the time of service you will be expected to pay for the services rendered and we will reimburse you after the insurance company has paid us, or if you choose we will supply you with adequate information to submit a claim to be reimbursed personally. It is your responsibility to share your dental history with us. We cannot be held liable for insurance coverage issues arising from any lack of that information, including frequency limitations.

Established patients: it is your responsibility before your next appointment to share updates related to changed or terminated insurance plans (as well as relevant dental history) that may have incurred since your previous visits. We cannot be responsible for issues that arise from your lack of sharing this information with us at the pertinent time.

It may be to your advantage to avoid using an insurance plan and you are welcome to do this if you would rather file personally or if you choose to utilize certain specials that may be running at this time of service. If you choose this option, the full payment is due at the time of service regardless of any estimates of your insurance coverage.

Insurance payments:

ALL CO-PAYS AND DEDUCTIBLES ARE DUE AT THE TIME OF SERVICE, BEFORE YOU ARE SEATED IN THE OPERATORY.

I have read, understand and agree to abide by this policy.

Signature of responsible party

Date

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