## **Insurance Quotes Are Only Estimates**

Any and all estimates you have received from our office are just that...An Estimate! As a courtesy to our patients, we do phone your dental carrier for a breakdown of benefits and that information is reflected on your estimate and *employees of this dental office are not responsible for that estimate*.

Unfortunately, your dental carrier will NOT guarantee any information given to us; therefore, we cannot guarantee what percentage of your treatment they will cover. We do not base our Diagnosis on what your Insurance will cover. Diagnosis of treatment is based on your dental health and what the teeth, bone, and/or gums are in need of, in a conservative approach.

The patient is ultimately responsible for all charges incurred with our office should your insurance carrier not pay for any reason. Please be aware that insurance companies are also very strict on what their benefits will cover and will often try to maneuver and *exclusion to your benefit to minimize their cost*, yet maximize your premium.

Sincerely,
Ocotillo Trails Family Dentistry
Patient's initials
Date